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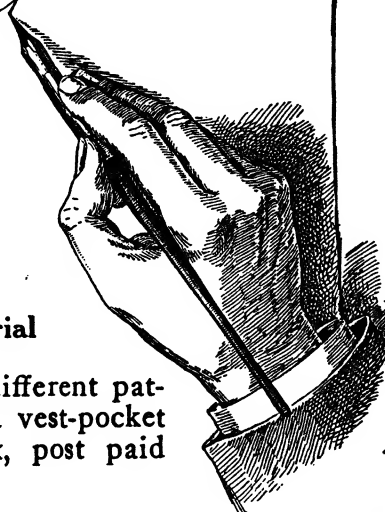
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# The American Penman

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## Causes of Incompetence in Stenographers and Bookkeepers

A large number of incompetent stenographers and bookkeepers are being sent into the business world. Is it the fault of the schools or of the employing public?

Let us go back of the employer and the school for some of the causes affecting the efficiency of bookkeepers and stenographers. What about the home as the third contributing cause to inefficiency?

The teachers in private business schools and in business departments of high schools, do not always know the kind of homes that pupils come from. The home influence may frequently handicap pupils to such an extent that they are not personally responsible for lack of mental vigor and intelligent response to the conscientious efforts of the best teachers. I have known bookkeepers and stenographers who were very capable under ordinary circumstances, to be so unbalanced by constantly recurring experiences of a disagreeable nature at home that for days at a time they were unfitted for the most

### Home Influence on Pupils

ordinary work. Then there are the doting parents who believe that their sons and daughters should not be treated as ordinary human clay, but should be the objects of special privileges. When the children of such parents are reprimanded sharply when they are late in reaching their desks, when they are asked to remain after hours, or to return in the evening to do important work, or when the expected advance in salary does not materialize, they are sure to find in the home a full measure of maternal and paternal sympathy. We should teach our pupils that successful business men have fought for commercial supremacy; that they must continue to hold the advantages they have gained, that business is, and must necessarily be, coldblooded, and in a measure appear heartless to boys and girls who, for the first time, are brought face to face with the exacting demands of a well-conducted business office.

We should teach our pupils that advancement in business only comes to those who earn it, and that added compensation for services rendered is often rightly withheld until the greater earning capacity of the bookkeeper or stenographer has fully offset and canceled the cost of the first week or month of office training, when the beginner has not only earned nothing, but in the process of learning has required the constant attention of some one who was earning and receiving a good salary.

We should make our pupils realize that the business men to whom they apply for positions have no interest in the money that they have spent for school expenses, or the length of time they have attended the business school or business department. They should know that it is a question of efficiency only, and that there is competition in efficiency as in other things.

We are, I am sure, teaching efficiency to our pupils, the principles of debit and credit, and their elastic application and adaptation to as many varieties of business as time will permit. We are teaching rapidity and reasonable accuracy in arithmetical work, we are teaching concentration through which efficiency may come—business forms, commercial penmanship, business correspondence, commercial law, English spelling, shorthand, typewriting, and other branches that should be and usually are correlated with the branches I have mentioned. But, are we teaching our pupils the duties of the employee toward the employer? Are we teaching personal cleanliness, neatness in person and dress, systematic and orderly arrangement of papers and materials handled, remembering always that the teacher has not taught until the pupil has learned?

A. N. PALMER.

### Duty Toward Employer

## What Stenographers Should Study

William L. Anderson, of Dorchester (Mass.) High School, led a conference on "Recent Tendencies in Shorthand" at the Commercial Teachers' Institute in Salem, Mass., last month. He said:

"Every stenographer should have a course in penmanship, and at least the simple principles of bookkeeping, a course in commercial law, courses in commercial geography, the history of commerce, and a good course in business English. In addition he could have one or more of the sciences, a course in mathematics, some history and foreign languages, this would be more nearly ideal."



# Business Writing



By F. O. Pinks

SECOND OF A SERIES OF SEVEN MONTHLY ARTICLES

### INSTRUCTION 21

Drill 28. Try to put eight hundred revolutions in this drill, using a touch so light that the pen will not break through the outer surface of the paper. Much good may be derived from the right kind of practice on ovals, while thoughtless, haphazard practice of them is almost sure to work a great deal of harm. Try to make each revolution exactly the same size as the others; this makes for control. Let the whole weight of the hand rest entirely on the third and fourth fingers to insure lightness of touch. Make it extend over two ruled spaces to give you reserve scope. Make the eight hundred revolutions in just four minutes.

Drill 29. Make one hundred forty e's in one minute. Your difficulty will likely lie in making the up line too nearly straight, and this, of course, will cause you to put too much curve in the down line. Try tracing the base line to the right a short distance after each e.

Drill 30. Write "we" twenty-six times in one minute. Get a good drop motion in the connective line, round turns at the base line, and under motion in the up lines.

### INSTRUCTION 22

Drill 31. Notice that the connective line in c is similar to the initial line in small m; also that it is of the same width on top as one section of small m or n. Count dot-1, dot-2, dot-3, dot-4, dot-5, for each group, and make seventy-five a minute. When a word begins with small c, start with a dot instead of with the old-fashioned up line. This is also true of initial o, a, d, g and q.

Drill 32. Write "came" at the rate of eighteen or more a minute. Close a at the top, and see that the up lines in m contain sufficient over motion so they will not be sharp on top.

### INSTRUCTION 23

Drill 33. Notice that first part of small v is just like one section of m; it should therefore be made with the over motion. The letter is finished with a re-trace, or drop motion, exactly like the finish of small w. Use an under-over motion, or compound curve, between v's, or between small o and v. Count two for each v, and make eighty a minute.

### INSTRUCTION 24

Drill 34. This style of r is recommended in preference to the other kind, for the reason that it admits of a much higher rate of speed, and furthermore, because it looks like a printed r. A careful study of the first line of the drill will show you just how it is made, although it will likely take considerable practice to give you the knack of making it well. Count ten for each group of five, and make from ninety to a hundred in one minute.

Drill 36. Write "river" from sixteen to eighteen times in a minute, and watch the drop motion following the two r's and the v.

### INSTRUCTION 25

Drill 37. By careful study of first line in this drill, it will be seen that the last section of small m or n forms the main part of x. Make the letter round on top and on the bottom by getting plenty of over motion in the first line and plenty of under motion in the last line. The cross should be made last, and while it may be struck either up or down, it seems the more logical to make it up for the reason that it is on the same slant as the up lines. Let the two lines intersect just one-half space above the base line. Write "vixen" at the rate of sixteen a minute. See that the letters are spaced evenly; most pupils have a tendency to get the x and e too close together.

ILLUSTRATION 21

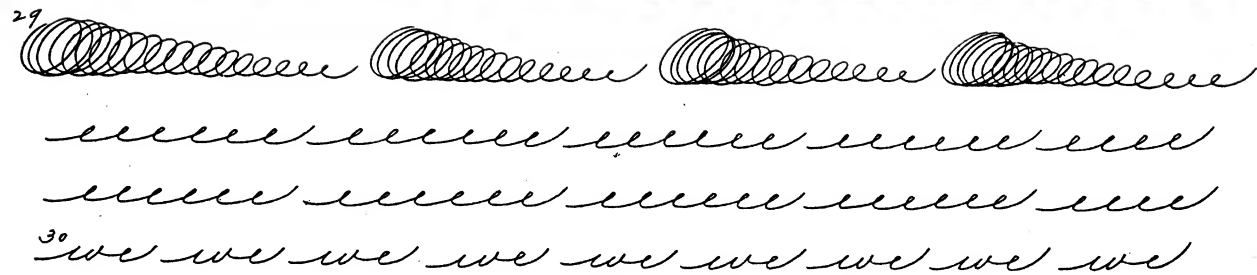
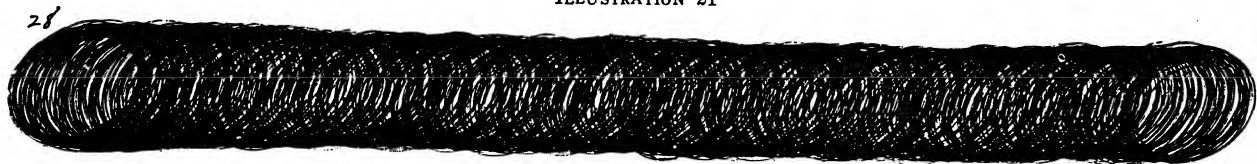
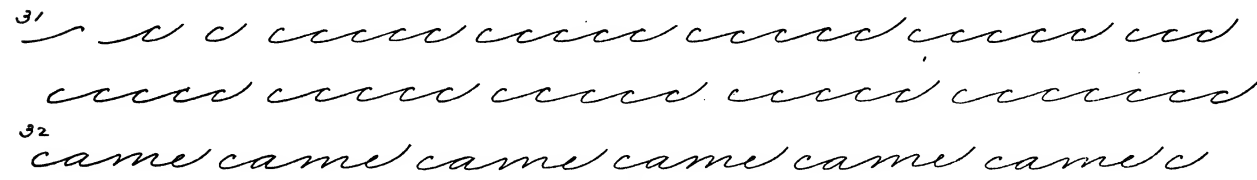


ILLUSTRATION 22



INSTRUCTION 26

Drill 38. Write "winnow" at the rate of from fourteen to sixteen a minute; "move," twenty a minute; "cameo," eighteen a minute; and "warrior," from fourteen to sixteen a minute. Get plenty of drop motion after w, v, o, and r; close a and o at the top; make the down lines on the same slant, and get plenty of curve in the up lines. Keep the wrist off the desk, and point the pen holder over a place just half way between the shoulder and the elbow.

INSTRUCTION 27

Drill 39. As there are thirteen capital letters that may begin with the reverse loop given in this lesson, it behooves you to safeguard against future difficulties by learning to make it well now. Most pupils make it entirely too long by beginning with a straight line instead of with a curve. Before coming in contact with the paper, let the pen get a "running start," over an imaginary line something like the one connecting the loops in the second exercise in the lesson. This will also make you less likely to get a break in the curved line that connects the loop with the main down line.

INSTRUCTION 28

Drill 40. Let the first section of capital M be higher than the second, and the second higher than the third, so that if a slanting line were drawn across the top of the letter it would just touch each section. Notice that the finishing stroke of every other M on the first line, beginning with the first M, and of all those on the second line, is a true curve like the final line in capital A, and that it drops below the base line. If you don't like the kind with a loop between the first and second sections, you may avoid making one by stopping an instant at the point where the first section touches the base line. Personally, I prefer the loop for the reason that it requires less skill and is also quicker. Make about forty M's a minute; pull the down lines toward the center of the body, and avoid making any of the sections sharp on top by getting sufficient over motion in the up lines.

Drill 41. In writing the word "Minnow," you may make the "M" and the "i" separate, as in the first three words on the line, or join them as in the last word. Watch the drop motion after o and w, and the under motion between the other letters. If the last sections of the n's are sharp on top it shows that the up line is too nearly straight. Remedy the trouble by getting more over motion, and not by making the section broader.

INSTRUCTION 29

Drill 42. If you can make M well you will likely have little difficulty with N. Guard against making the last section too high; if it should be sharp on top, get more curve in the up line.

Drill 43. Write "Nine" at the rate of eighteen or more a minute.

INSTRUCTION 30

Drill 44. Reckoning small o as one space, t should be two spaces high. It is like an extended i, and the pen should not be lifted in making it. The secret of perfecting t lies in being able to make the first half of the initial stroke contain sufficient under motion, and in making the second half of the same stroke straight in order to retrace over it with a straight down line. Count 1, 2, 3, 4, 5, for each group of five, making the down lines on the count. Finish the fifth t with an over motion one space high, which serves in lieu of the cross. This style is to be preferred in all cases where a word ends with t. All the way from ninety to one hundred twenty good t's, uncrossed, should be made in one minute. As the cross requires more care than skill, you might try using it only on every third line.

Drill 45. Write these words at the rate of from twenty to twenty-four a minute. Watch the two drop motions; close a's at the top, and avoid making t too broad at the bottom.

INSTRUCTION 31

Drill 46. Many pupils make the mistake of using a hinge motion in making the up line in small i; this produces too much slant, and requires that the down line, in order to form a loop, be curved. Use a true under motion in the up line, a slight extension of the fingers as the pen nears the top, a direct pull motion toward the center of the body in making the down line, and a slight check in the speed in finishing the letter at the bottom. Notice that the two lines cross just one space above the base line. Make from one hundred to one hundred twenty i's in a minute. Count 1-2, 3-4, 5-6, 7-8, 9-10, 11, for each group of five. Another way that is to be recommended in case the letter is badly distorted, is to say to one's self, curve, curve, curve, curve, curve, for the up lines, trying each time to put into practice the idea suggested by the word. In making "iti" in first line, be sure that the three down lines are made with a rapid, relaxed push-pull movement, so they will be on a uniform slant.

Drill 47. Write these words at the rate of twenty or more a minute. You will likely find a tendency to make either a sharp, angular turn at the bottom of l, or one that is so rounding as to be out of harmony with the finish of other little letters ending on the base line. Neither come to a full stop nor go too fast; strike the happy medium. However, if the letter is to have either fault, the one last mentioned seems to me to be the least objectionable.

INSTRUCTION 32

Drill 48. Try to make the initial loop in H not much, if any, larger than little o, and to keep the main down line nearly straight. As the second part of the letter should begin with a decided curve, like the first stroke in capital O, and as the motion preceding contact of pen to paper should be in the direction of the line to be made, you will do well in all your

ILLUSTRATION 23

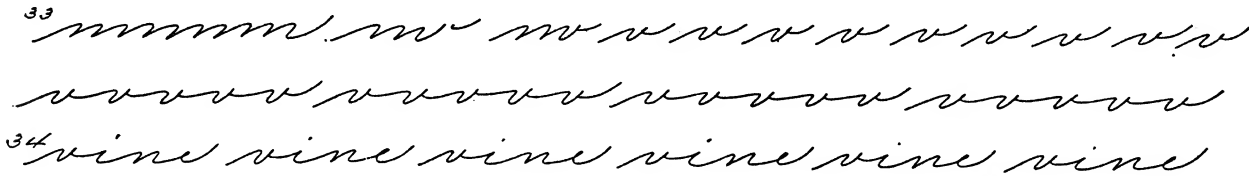


ILLUSTRATION 24

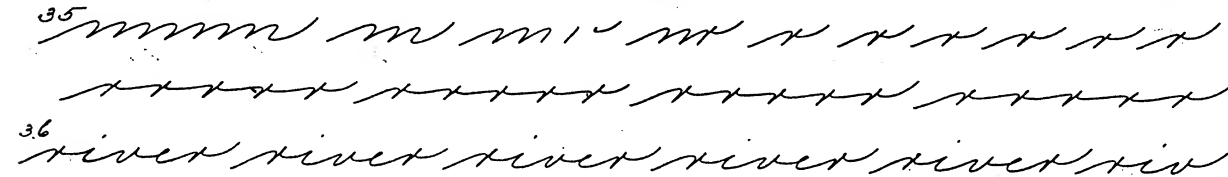
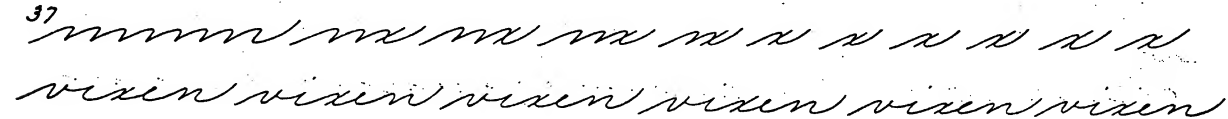


ILLUSTRATION 25











# Arithmetic and Rapid Calculation

By H. Winfield Wright, LL.B.

Strayer's Business College  
Philadelphia, Pa.

## Interest

**T**HAT which we pay the lender for the use of his dollars is interest. Value given, or money paid, for the use of a house or a bit of land, we call rent; for the privilege of using a horse, or a boat, hire; for the privilege of making use of a man's skill, wages, salary, etc. Man's wants are so many that he finds it very difficult to get along without borrowing, or hiring, the property of others. He borrows both real and personal property. Using the property of others—doing business with it—costs him money or its equivalent, e. g., using Jno. Brown's money to aid him, the borrower, in business, he must hand Brown legal pay, compensation, for its use—interest.

### The Dollar Is the Basis

For the privilege of using a dollar of mine in any way you wish for one year you agree to pay me, say, five cents. In the very same way you would agree to pay me \$1,000 per annum for the privilege of using my building as a factory, store or dwelling. The price of usage is even mentioned in writing in both cases—in a note in one case and in a lease in the other. The only difference is that the figure paid for the use of the dollar is called interest; the payment in respect of the house, rent. For one hundred of my dollars you agree in your note to pay me one hundred times five cents just as you would agree in your lease to pay me one hundred times a one-house-rental for one hundred houses. Therefore, the price paid for the use of one dollar, multiplied by the number of dollars in question, gives the interest and the sum owing me by the borrower at the end of one year. Having figured the income for one year the interest for any number of years can be found very easily. Now, if the other party enjoys the privilege of using my money for only six months he would then, of course, pay me one-half of a year's interest. To compute the interest for any period of time shorter than one year find what fractional part of one year the shorter time is. Multiply the interest on the amount of money for one year by the fraction. The result is the interest for any part of a year for which one would wish to ascertain his revenue or income.

Example: Find the figure owing us on Joe Wood's 90 day note, which he wishes to pay off to-day. It has been running for 77 days. Rate, 6%, or 6 cents on each dollar per annum. Face, \$594.

The teacher would here do well should he draw up the note form on the board.

Rule: Find the interest upon the face for one year. Multiply this by the fraction which the number of days given is of a whole year.

Solution—

$$\$594 \times .06 \times 77 / 360 = \$7.62$$

To make cancellation easy we will handle the given factors as follows:

$$\frac{\$594 \times .06 \times 77}{360}$$

Multiplying a factor, in both the numerator and denominator, by 100 to rid ourselves of the decimal fraction, .06, we have—

$$\frac{\$594 \times 6 \times 77}{36000}$$

Cancelling, we have—

$$\frac{\$594 \times 77}{6000}$$

Dividing a factor in both the numerator and the denominator by 1000, gives us—

$$\frac{\$.594 \times 77}{6}$$

From the last we derive the rule below.

Rule: Set the decimal point in the face of the note or

draft three points to the left. Multiply this result by the number of days and divide by 6.

Now to find the interest, when the rate is other than 6%, we must add, or subtract, enough to make things right, e. g., when the rate is 8%, or 8 cents a year on each dollar loaned, first find the result at 6% and then add to the figure one-third of itself, which is 2%, the difference between 6% and 8%. On the other we would have to deduct something if the rate given were lower than 6%.

These are the book entries:

Cash	\$594	
To Bills Receivable		\$594
to take care of the note, and		
Cash	\$7.62	
To Interest		\$7.62
to take care of the interest due to-day.		

In the up-to-the-hour business house it is very, very seldom that interest is ever figured for a longer term than 90 days, the time being invariably expressed as so many days. Therefore, the above rule is a very useful one to follow in most cases, and to fall back upon in all cases. The student will find that he can use it in all cases. He should, however, understand the rule clearly right back to the rudiments, and be able to evolve the rule, as we have just done at any time. Should he ever forget the rule, while figuring in some office, he will be able to work it up.

### Advice to Teachers

The average student is too often rushed over about six different schemes for handling the subject, with the certain result that he knows nothing, well, about this cruelly abused section of mathematics. Business men complain of his inefficiency. He is woefully slow, because he loses much valuable time sorting around to see which one of his many much-teacher-tooted methods best fits the proposition in hand.

The successful teacher begins at the beginning, striving to make the initiatory moves as simple and clear as it is possible for a human to do. He makes the illustrative examples and problems short and easy. He does not spend a whole class period explaining, at the board, some long and complicated problem, trying to cover the whole subject with one swoop of oratory. He gives the student a chance to work out a short problem, covering the point he has just explained on the board, and moves around the class-room while the student is busy. In this way he can measure the results he is getting, guiding and encouraging the timid and slow; prodding the lazy and indifferent. He fits his illustrative problems to the successive steps; takes nothing for granted; explains every point, even though it seems to him ever so trivial; asks questions; reasons; in short, educates; does not fail to have his class work out problems under each of the points explained; does not move on to new fields until the proper time arrives; reviews at the end of each class period the work covered; leaves a clear impression in the young mind instead of chaos.

As an exercise in rapid calculation and a review of arithmetic nothing is better than to have the students work out about 5, 6 or 7 (depending upon the general speed of the class) of these interest problems, during the last 8 or 10 minutes of the class period. Five minutes for figuring out the work and 3 to 5 minutes for hearing the results, closes up the period very nicely. The slower and more backward students should be asked individually to call out the results, especially for the first two or three problems given. The older and speedier students should be required to call out the last two or three results in the series assigned. It will be interesting and pleasing, both to the teacher and to the class, to see scores of hands go up as correct results are read back by the students called upon.

The young American always does things when you race him against time.

Bank discount will be discussed in the next paper.

# Choosing an Occupation in the Commercial Field

By C. L. Chamberlin, Osseo, Michigan—SECOND ARTICLE

## Salesmanship

THE openings for the young man or woman who wishes to enter business in the sales department are numerous. In general they are of three-fold nature; viz., retail, as in a retailing store of the modern merchant; the traveling representative of the manufacturer, wholesaler or jobber, who calls in person on the retail merchant and takes orders from samples for goods to be delivered later; and the office salesman who strives to perform the duties of either retailer or wholesaler directly by correspondence with the buyer. The old-time occupation of house to house agent is still followed to a greatly reduced extent, but it may be considered a subdivision of the divisions already mentioned. In like manner we find many local retailing merchants selling to the consumer from samples, the goods themselves to be delivered later.

The requirements for filling successfully any position involving the selling act are much the same for all positions. They vary in degree rather than in kind. That is, it requires a knowledge of human nature, of how the mind must be approached to gain attention, of how best to show the goods so that they seem to fill the prospective's wants, of how and when to draw the talk to a close and seek the order. These things were formerly learned one by one through the hard knocks of actual experience, but in recent years men skilled in the selling process have been able to analyze it, and to set down on paper the steps of the whole art. With these in mind the beginner is able to work intelligently from the first and to make rapid improvement.

### Salary or Commission

Undoubtedly salesmanship is a calling that receives the highest remuneration of any at which a beginner may set himself without previous knowledge or experience. One cannot begin at once to fill a position as stenographer or book-keeper no matter how "natural" it may be for him. There are certain things to be learned and practised. But the gift of salesmanship, that is, the insight into human nature which permits its possessor to attract, interest and convince another of his personal need for certain things is one not infrequently bestowed. There is a scientific side which all may learn by which they may perform the selling act to greater or less degrees of success, just as different individuals perform any act, and this must be acquired by the one who would rise to the top. But there is such a thing as making good as salesman from the beginning and for this reason those who are thus naturally gifted may secure a greater salary at the beginning than those who enter other lines of effort after many months of experience. But not every one is fitted for the work of a salesman, and again the immediate remuneration is not the only thing to be looked for. There is such a thing as "choosing an employer" and an occupation as well as "choosing an employee."

Few positions depend so much upon the individual for success as that of the salesman. For this reason in those positions where the extent of sales is limited only by the personal ability of the salesman it is customary to give a commission in place of stated salary. The beginner who travels for a wholesaling house is apt to seize the position offering a fixed salary in preference to that which offers only a per cent commission. In so doing he shows his fear of being unable to earn his salary and his employer views his acts with a watchful eye for a time. If he has the qualities that lead to success he will soon earn more than his salary, and will then ask to be changed to a commission basis, a change most employers are willing to make since it is the fairest way of arranging remuneration where there is a real use and need for the goods to be sold.

In case the market for an article must first be created and the nature of it is such that the making of a market is doubtful and slow at best, the employer should be willing to stand the chance of loss by paying at least a minimum sum as a salary, and a per cent commission for sales amounting at this per cent to more than the salary. The young person seeking employment should bear this in mind and insist on some guarantee of salary while the demand is being created. But it is

only fair that in case the salesman shows no improvement in results as compared with others, and there are no local hindrances not met with by others, he should be willing to resign and give way to another or at least drop back to a commission basis in place of guaranteed salary. Contracts embodying this are only fair to both parties. But in case of a demand already existing for the general article, if not for the special make, results will depend more upon the personal skill of the salesman, and he should either expect to sign for commission entirely or resign immediately, if after a trial of a month or two he is not earning his guaranteed salary at the usual per cent of commission.

Employers will often take on promising beginners at a moderate guaranteed salary, and commission beyond certain earnings in addition, in order to train them in the details of the business. But this is only on a contract for several months or a year, and the expectation is that while the beginner may not earn his salary the first month or two, by the right application he can learn the business and toward the close of his contract period be earning more than his salary. Too many beginners seek a contract of this kind, pocket the salary not fully earned the first months, and when they have learned the science and art of salesmanship so that they earn more than the guarantee, break their contract and go elsewhere where they may receive the amount they earn. This act is dishonest and highly unfair to the employer who bore their mistakes and losses and who is entitled to a share of their successes in consequence.

### Beware of Offers "High Salaries to Beginners"

The papers are full of advertisements offering immense salaries to salesmen, "experience unnecessary." There is some loophole to these offers for no house will continue month after month to pay a salary that is not earned, and if the salesman is really earning what he receives he would as a rule prefer a commission basis so that when he chose to exert himself, to cover more ground in less time, etc., he would receive directly the increased commissions. A few honest houses offer a moderate salary on eight months or a year's contract, expecting to be repaid on the average, but in the extravagant offers frequently seen there is always a loophole which makes the salary named contingent upon the selling of a stated quantity of goods. Such offers are rarely made by good houses, for it is only another way of selling inferior goods or common goods at higher prices that permit an unusually large commission, one so large that were it named it would appear suspicious.

For example, an offer is made of a guaranteed salary of \$100, the commission basis being fixed supposedly at 25 per cent. Thus it would require a sale of \$400 to afford a salary of \$100, but the contract reads that a salary of \$100 per month will be paid provided that no month shall the sales fall below \$250, or if they do fall below \$250, then the salesman must accept such part of \$100 as his real sales are of \$250, as salary. This is merely a blind to pay 40 per cent instead of 25 per cent., for \$100 is 40 per cent. of \$250, the sales for which they are willing to pay \$100 for making. But 40 per cent would be high commission on many legitimate lines, and its offer would be viewed with suspicion, but when the commission is claimed to be 25 per cent, and salary paid, this fact is often concealed even from the experienced party in the mass of artfully arranged wording. Beware of offers of high salaries to beginners. Prefer a moderate commission from a reliable, well-established house. This will put you on your mettle; the increase in commission will be a spur to greater effort, and the success of fellow salesmen on commission a further incentive to harder work during the period when you should expect to work hardest, than when you are beginning your career.

### Opportunities of Retail Salesmen

The opportunities in retail stores are open everywhere. The payment is made in fixed salary usually by the week and the number of hours run from eight to X. The value of X is always unknown and determined by the conditions under which it is used. As for opportunities in city, town or village stores,

we would recommend the larger village or town for the beginner. Here the opportunities will be sufficiently great as are desirable in the completeness of lines carried, while the chance to learn the business in all departments from the ground up are much greater than in the city store, where one is confined to a single counter in but one of many departments. A general or dry goods store in a town of 2,000 to 4,000 population permits a young man to serve in the men's clothing, hats, caps and small furnishings, boots and shoes, dry goods in rolls and bolts, ladies clothing, etc., and thus acquire knowledge of the duties pertaining to what will comprise separate departments, rooms and counters employing perhaps hundreds of clerks in a city of 100,000 to 500,000. He acquires knowledge that fits him for a managership of department, and later for a floor managership, perhaps general managership of a store.

Salaries may run from \$8 or \$10 per week for the country store or beginner to \$20 to \$50 per week for skilled service. Managerships pay to correspond with the work, often running up to \$5,000, \$10,000, etc., per year, plums worth cultivating some time if picking may come later. The salary of the store

man or woman is usually less than the traveling man, for the latter is at greater inconvenience in being absent from home. Then he is more likely to be on commission, and under favorable conditions run up a large monthly salary. On inside information we know many of the men who sell the National Cash Register to Chicago business men, right where they have been selling them for years, earn on commission from \$5,000 to \$7,000 per year. They receive expenses besides this. The item of expenses for travelers is usually paid by the employer, and is not considered in either salary or commission arrangements, since the house expects to pay them in either case.

As summary we say, if you have had experience selling anything where success depended upon personal effort, and proved successful, if you deem yourself fitted for that career, there are greater opportunities at the beginning and no limit but that of personality. There will always be men wanting others to sell something. With personal fitness, less technique is demanded of the salesman, but in the end success may come in other lines equally great. Another article will cover office salesmanship.

By Guy R. Newberry, Wichita (Kans.) Business College

*Then pilgrim turn, thy cares forego  
All earthborn cares are wrong.  
Man needs but little here below  
For wants that little long.*

*Alas! The joys that fortune brings  
Are trifling and decay:  
And those who love the paltry things  
More trifling still than they.*

Of 1,100 cases of removal from country to city personally investigated by T. J. Coates, supervisor of rural schools in Kentucky, more than 1,000 were caused by a desire for better school, church and social advantages.

A co-operative egg-selling association, with the schoolhouse as the place for gathering eggs, the children to bring them in and the teacher to supervise sales, is suggested by W. J. Shuford, of Hickory, N. C.

# Bookkeepers' Penmanship

A. F. Jaksha, of L. C. Smith Bros., Portland, Ore.

## SECOND ARTICLE

### ILLUSTRATION 7

Ledger headings should not be different from ordinary writing. They should be free from flourishes, as they must be in contrast with figures. Superfluous lines in a ledger make it difficult to look up accounts where several appear on one page. In other words, flourishes of any kind have no place in a ledger. Bear this in mind.

*C. N. Jamison Weiser, Idaho*

1913.									
Feb	20	S	26	800	Mar	28	M.S.	12	4500
Mar	27	M.S.	12	10150	Apr.	10	C	9	1000
Apr.	14	C.R.	10	1000	"	24	"	11	1000
May	6	J	5	350	May	12	J	5	150
June	1	S	49	100	"	15	C	15	1000
Sept	1	"	86	50	July	1	"	40	2100
					Aug.	10	"	64	1000
					Sept.	1	"	79	500

### ILLUSTRATION 8

*W. B. Lowengardt 47 Pine St. City.*

1913									
Jan	1	M.S.	21	10500	Jan	1	M.S.	21	5000
"	12	S	12	1250	"	1	C	11	1000
Mar.	17	"	28	100	Feb	2	"	24	1000
May	26	"	41	450	Mar	2	"	35	1000
July	15	"	66	140	"	31	"	52	100
					May	31	"	76	1450
					Aug.	10	"	98	2000

### ILLUSTRATION 9

Signature work requires considerable practice. Aim to make the capitals about the same height. These were made rapidly and without any forethought whatever, just as I thought of the names while writing. Had I practised on these they would have been written much better, but that was not the purpose I had in view. That is my everyday rapid business writing, and when writing receipts, etc., I always make it a point to join the customers' initials in a rapid, graceful manner which nearly always attracts their attention. People as a rule like to see their names.

*M. H. Larrabee M. H. Larrabee*  
*J. W. Williams J. W. W.*  
*C. E. Manning C. E. M. C. E. Manning*  
*D. D. Munroe D. D. M.*

ILLUSTRATION 10

J. J. Minthorn J. J. Minthorn J. J. M.  
C. J. Cummings C. J. C.  
L. W. Hunter L. W. Kennyson L. W. K.  
J. M. James J. M. James

ILLUSTRATION 11

C. H. Bradford F. B. Hodges J. S. Harding  
N. E. Eline J. M. Kramer  
B. F. Muldorf E. B. Richmond E. B. R.  
A. W. Andrews S. S. Baker

ILLUSTRATION 12

B. A. Guthrie C. E. Gardner O. M. G.  
H. H. Young H. H. Young  
K. K. Humboldt W. M. Minemire  
A. F. Winters R. H. Penroyer

ILLUSTRATION 13

W. C. Cunningham G. D. Pierson  
J. B. Schofield J. B. S.  
J. W. Belknap H. E. Sealey W. A. King  
F. M. Kneper F. M. Kneper

ILLUSTRATION 14

J. M. Seufert J. M. Seufert J. M. Seufert

# Commercial Law

By George Harrison McAdam  
New York City  
Member New York County Lawyers Ass'n.

## Contracts

### SECOND ARTICLE



**I**N the first article of this series, entitled "The Reasonableness of the Law," it was laid down as a general rule of law that no one is obliged to do anything for nothing, and that the presumption of the law is that he is not doing it for nothing. It follows from this that at every step in a man's life, he either incurs a liability or creates an obligation. From birth to burial man's life is governed by contract. One earns his living by the terms of some contract, is buried by contract, and if a monument to his virtues is placed over his remains, the inevitable contract plays its part. Asleep or at meals

a contract for bed and board hovers somewhere in the background. It is of vital importance, therefore, that every one should know what the essentials of a legal contract are.

A contract may be defined as an agreement between two or more parties for the doing or not doing of some specific thing. The essentials of a legal contract are: first, parties able to contract; second, the meeting of the minds in agreement of the parties; third, the morality or legality of the thing to be done or refrained from; fourth, the consideration.

#### Persons Who Are Able to Make Contracts

**FIRST:** Not all parties are able to contract. For example, agreements made by children cannot be enforced as against the children. The law arbitrarily fixes the age at which men or women become liable for their agreements, and almost universally at twenty-one. It is true that some individuals have more sense and discretion at eighteen or nineteen than others do at twenty-two or twenty-three, but it would cause endless confusion if a preliminary examination were necessary in each case to determine whether one verging from childhood into manhood or womanhood should or should not be held liable for contracts made in accordance with individual mental development. Hence an age which fits the great majority of persons is fixed upon.

Before the age of twenty-one the services of children belong to their parents; in most of the states to the father. While the universal custom is to pay the wages earned by shop-girls and boy employees to the boys and girls personally, the father could, according to law, forbid such payment and collect for their services himself.

This was formerly the case as to married women also, that is, husbands could collect for services performed by their wives; but legislation of the past fifty or sixty years has altered the marriage relation materially in this respect.

While those under age, known to the law as "minors," constitute the largest class whose contracts are not enforceable, as against them, there are others, such as lunatics, persons legally declared incompetent, habitual drunkards, whose contracts also are voidable.

There is a difference between a void and a voidable contract. A void contract is one that neither party can enforce. A voidable contract is one which is good as to one of the parties, but may be inquired into and set aside by the other, or by some one acting in his behalf. The contracts entered into by minors, lunatics, incompetents and habitual drunkards are voidable contracts. Contracts obviously for the benefit of the minor, incompetent, etc., can be enforced against the competent party, but the action to enforce it must be brought by a guardian or committee. It would be impracticable in a brief article to enter into all the phases of contracts and their enforcement entered into by minors and other incompetents. It is seldom that difficulty arises in respect to them. The easiest way to avoid trouble is not to try to take

undue advantage either of the inexperience of minors or the incapacity of the incompetent.

#### Terms of Contract Must Be Perfectly Understood by Parties

**SECOND:** The colloquialism that it takes two to make a bargain is good law. The minds of the parties must meet in agreement to constitute a contract. Where one party agrees to work for another at a certain rate per week or per month provided the other party agrees to retain his services for one year, and the hiring party answers that he is willing to retain the first for six months, there is no contract, their minds have not met.

Where a merchant agrees to deliver goods in return for the other's note at sixty days with a good endorser, and the purchaser says he will give his own note at three months, unendorsed, there is no contract. If the merchant further makes it a condition that the endorser must be acceptable to him, there is no meeting of the minds by the mere sending of an endorsed note. The merchant must in some way indicate his acceptance of the endorser before there is a contract.

Although it seems like saying that two and two makes four to say that the minds of the parties must meet in order to make a contract, there is probably more litigation over the question of just what was or was not agreed to, than over any other element of a contract.

Benjamin Franklin in his autobiography says that he seldom had any trouble with his partners for the reason that he invariably put down definitely in writing what each partner was to do or contribute. In matters of importance or involving large amounts it is advisable to have written agreements drawn and signed by the parties.

#### No Contract to Perform an Immoral Act Is Legal

**THIRD:** It is requisite to a valid contract that it must not be immoral, against public policy, or illegal. Thus an agreement to hire a house to be used as a gambling house could not be enforced, either by landlord or tenant. Where it appears that a check or note has been given for a gambling debt, the check or note could not be collected by action in the hands of the original parties to the transaction or by anyone having knowledge of its illegal inception. But different principles apply to what is known as negotiable paper. It would cause too much delay and confusion in business circles if it were necessary to inquire into the consideration of checks and notes. When they once pass into the hands of innocent holders, meaning thereby, those having no knowledge of what they were given for, the courts will enforce them. The law relating to negotiable instruments is an extensive branch in itself about which volumes have been written.

Morality and legality although related are not identical. Thus there is in New York State a peculiar statute to the effect that a bill for drinks sold over a bar cannot be recovered by action. It is against public policy for the courts of a state to enforce an agreement made in contravention of its statutes. Consequently, even if a man agreed in writing to be responsible for and to pay for drinks supplied at a bar on credit, or, as the expression is "hung up," his agreement would not be enforced in a New York court.

In some states a livery bill for pleasure drives taken on Sunday could not be recovered by action.

#### There Must Be a Consideration

**FOURTH:** No contract is enforceable unless there is consideration. A promise to do what one is bound to do anyhow, is not a good consideration. Thus an agreement to pay an officer to make an arrest, or a sheriff to levy an execution or execute a warrant, could not be enforced.

Where sailors were threatening to leave a ship at a certain port before the voyage for which they had shipped was



ended, and were promised extra pay to finish the voyage, it was held that there was no consideration for the promise of extra pay.

The most common case of want of consideration is an offer to pay part of a debt provided the party to whom the sum is owed will relinquish the balance. If one man owes another \$100, and the creditor agrees to accept \$50, and gives his debtor a receipt in full, he may immediately thereafter sue

for the other \$50. There has been no consideration and receipts may always be explained.

If the holder of a receipt for \$100 insists that he actually paid \$100, whereas, as matter of fact, he only paid \$50, and in court it is one man's word against the other's, plus a receipt, the holder of the receipt may be relieved. The creditor may lose his case and then complain of the uncertainty of the law.

### Body Writing by Francis B. Courtney

*If you really desire to better your condition, to know more so that you will earn and enjoy more, there is no obstacle between you — and the coveted position in life that you can not surmount, provided that you carefully plan your work and keep everlastingly at it.*

*What is worth doing is worth doing — well and what is worth doing well is worth doing quickly, so that you may have an early start to do something else better.*

*Success means toil; it means having the grit to fail and try again, the courage to be undaunted by innumerable disappointments and the nerve to smile in the face of defeat.*

*A good handwriting goes far toward making up for other deficiencies and we might add that when other qualifications are possessed — their true value is greatly enhanced by the — possession of this. The elegant and rapid writer will always command a high salary.*

# Ornate Penmanship

By S. E. Bartow—SECOND ARTICLE

It is an old custom, at the beginning of a course in lessons in writing, to print pictures of the teacher at work, showing just how he sits at the desk, position of the arms, body, etc., and others of his hand, showing how he grasps his penholder. I am not sure just how much good these pictures do, as in all my experience I have yet to see two people hold their penholders in exactly the same way, just as all people and all handwritings differ in character and style. Yet it is absolutely necessary, in order to get freedom of motion, to adopt in a general way orthodox rules regarding position laid down by our compeers.

If habits of position and movement are not pretty well established, a course in business writing would be advisable before attempting anything in the ornate style. In this way habits of position and movement would become fixed. Your attention is first directed to Figure No. 1, showing position at the desk. Notice that the elbows are at about equal distance from the body. The body bends forward from the

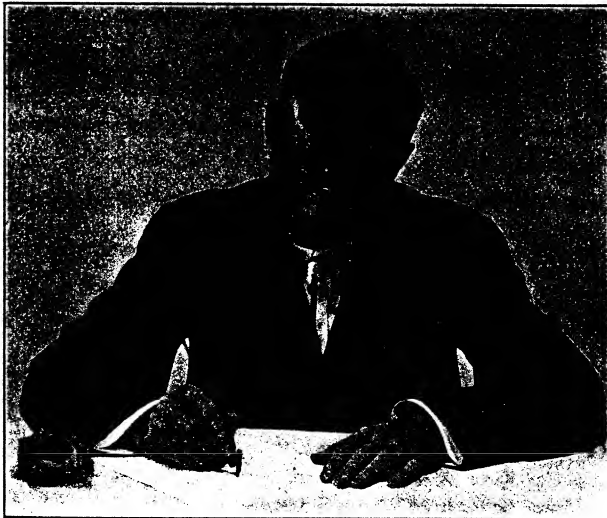


FIGURE 1

hips, and the back is kept straight. The body should never touch the desk. Notice that the shoulders are level.

Figure No. 2 shows the natural curve of the first finger, position of the penholder, and location of the thumb on the side of the holder. Notice that not the extreme end, but the fleshy part or ball of the thumb, is pressed against the side of the penholder. This prevents gripping or pinching. In the illustration the end of the first finger appears to be touching the clasp of the holder, but it is not. The first finger should never be pressed against the clasp. The holder is pressed against the hand, just back of the knuckle joint. This is the ordinary position of the holder when making small letters, but when swinging a flourish or a shade, the holder drops down automatically or unconsciously to a point indicated by the black line. This may not be done by any other penman, and it probably results from trying to run a fine-pointed pen without catching in the paper.

Figure No. 3 is given principally to show the natural curvature and repose of the fingers, and the decided bend in the thumb. The fingers curve naturally and should be kept together. The thumb, I think, plays quite an important part in writing. The old rule of having the end of the thumb opposite the first joint of the first finger is good to-day.

Well, how's the snap shade by now? Mastered it, I presume. I remember giving this snap shade as a lesson to a pupil some time ago, and after working on it until he thought he ought to have it mastered, he said in answer to my question: "Oh, yes, I have that all right." It made me feel like a "dummy," for he had mastered in twenty minutes what had taken most of us several years of hard work to whip into passable shape. But examination showed that he did NOT

have it—nor was he within several miles of it, all of which led to the conclusion that he could not see correctly. His eye needed training, just as the artist's, who is obliged to see things correctly before he can ever hope to put them on canvas. It is a long and thorny road for the pupil with a defective eye, and he is pretty sure to drop out before the goal is reached.

There is good money in penmanship when you get above



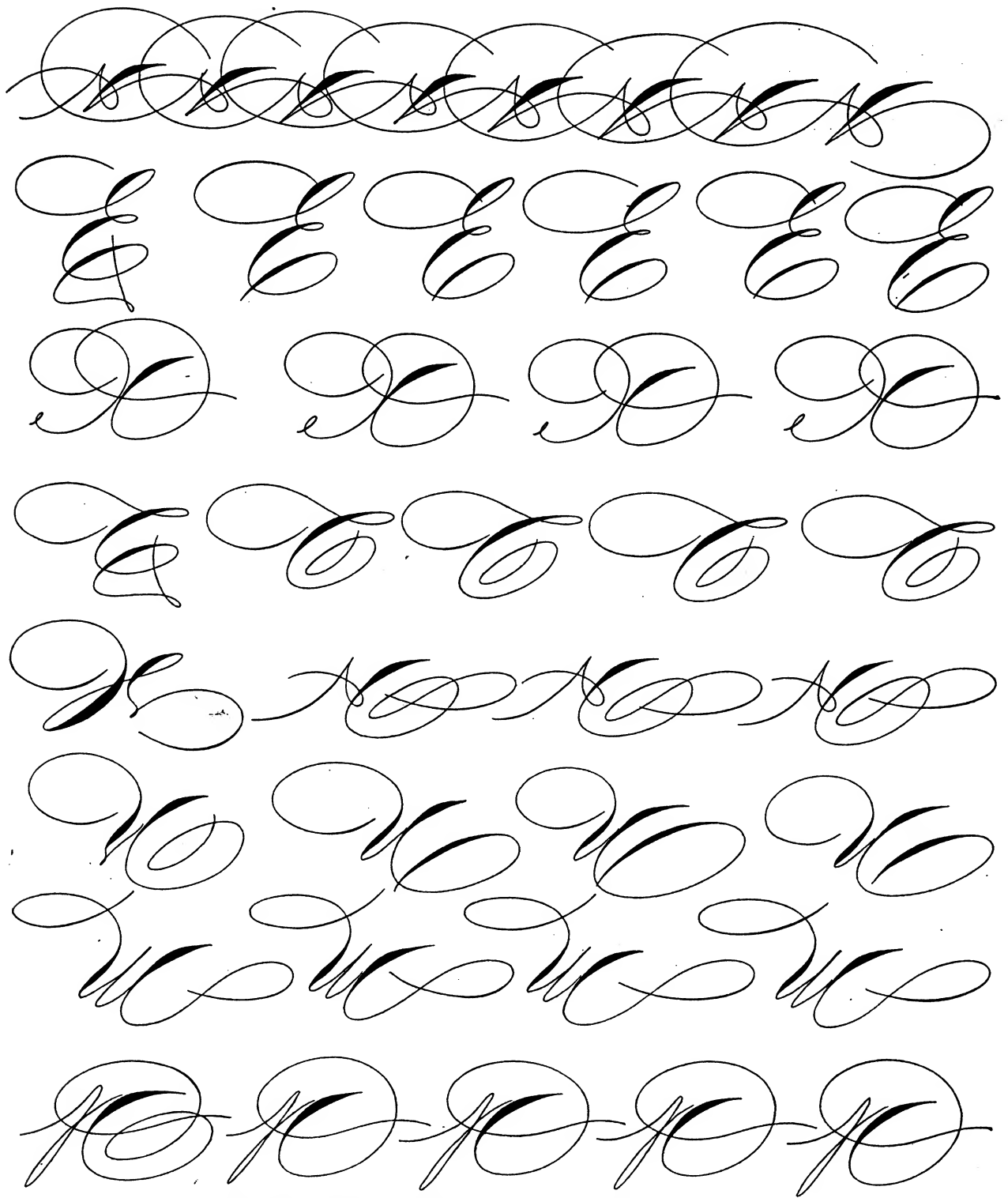
FIGURE 2

the crowd. Mediocrity in penmanship, as in every other profession, finds a crowded market. Have YOU the nerve and determination to push your way to the top?

The article this month is really a continuation of last month's, and utilizes the snap shade or reverse oval as a beginning stroke for the letters given. And style of re-



FIGURE 3



verse oval given in the first article can be used for the letters given herewith.

Although imitation enters quite largely into the matter of formation, it might be well to call your attention to a few important points. Balance is the keynote of the W as in all ornate letters. Try to have it stand on its own legs. The second part can be made with or without a loop, and in both styles the second part should extend above the first part.

The second and third parts of the M should diminish in height, as in the business form. A light shade on the last part of M and N adds strength to the letters, although used by few penmen.

The lower loop in Q should be horizontal. Try to bring the first and second parts of X together in the center. The style of H given is used extensively, but is not so well balanced as some of the more ornate styles. The last part can be made either upward or outward.

There is little use for the Z and X yet, but both should be practiced assiduously.

Ornate capitals are based upon the two ovals—horizontal and upright. The flourish is usually the horizontal oval or modification of it. If this oval is used at the beginning of a letter, a finishing oval of a corresponding size should be used to give the letter balance.

Study! Study! Study!  
 Study! Study! Practice!  
 Practice! Practice! Practice!

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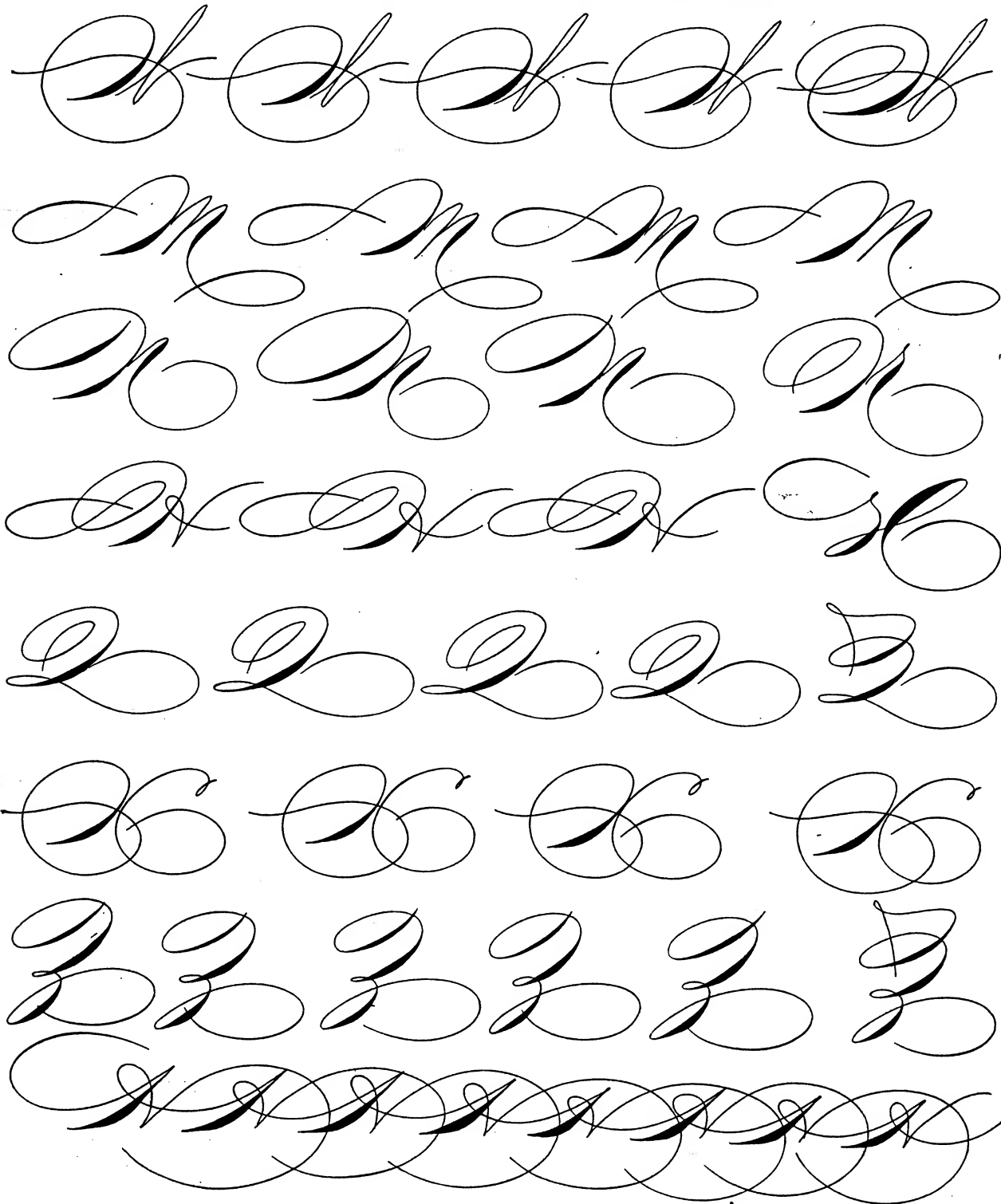
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Study! Study! Study!  
Practice! Practice! Practice!



# Commercial Designing and Engrossing

By C. D. Scribner  
Oklahoma City, Oklahoma

THE FIRST ARTICLE OF A SERIES

ANYONE desiring to learn to design, or engross, should first prepare themselves with a complete outfit, not expensive, but something accurate to work with. The average outfit consists of—a Drawing Board about 22"x28", a T Square, Triangle, Set of Compasses, Ruling Pen, Straight Edge or Ruler, Water Colors, Brushes, Thumb Tacks, India Ink, and a good grade of Cardboard, an assortment of Pen Points and Pencils. If you will get these tools together and take care of them, you will become acquainted with each one, as you work, learning how to accomplish the best results.

In the accompanying illustration you will find much from which to work. Look this Plate 1 over very carefully before you read the instruction, try and study out the meaning for the arrows.

what you desire to put on paper and it will then be easy to draw. All work should be first pencilled, very, very carefully; if you learn to pencil accurately you will have but little trouble with your work thereafter, but if you pencil the work slovenly and think "I'll ink her in *alright!*" you will no doubt fall short in many cases and wish that you had taken more pains with the preliminary layout or sketch.

No. 1 is a heavy base script letter with a relief line around the initial letter P—you can decorate this letter in many ways, but, usually, a single line is best—such letters will not stand a heavy, bulky shade. All work should be drawn once again as large as copy; the drawing of Plate 1 entire was 13½ inches wide.

No. 2 is the Roman letter, showing the effect of a re-

## LESSON - I - PLATE - I

In learning to design, one should study Lettering, Flourishing, Penmanship, etc., should clip good examples of such work as they are interested in—pasting them in a book for reference, during leisure time study from the book, and each time you will find something new, interesting and instructive.

Have a library, all you can possibly afford, of good books on these different subjects; they are not expensive, in fact they are a very profitable investment. A few good books, a few real friends, a studious mind, and a healthy body will make any one independent, and beyond want.

### Instructions for Plate 1

In this plate you will find many styles and good pointers; first, learn to be neat and clean; try and see in your mind

what you desire to put on paper and it will then be easy to draw. This letter may be ornamented in various ways; try your hand, invent some new style and note the effect. Be careful of spacing; it is the *real* thing in lettering. Always keep your lettering so that the white space between letters will look uniform and even to the eye at a distance.

No. 3 is what is known to artists and engravers as a "Cut-in letter;" it is a reverse or a positive. Pencil the work first, use T square, etc.; keep the letters uniform in thickness of stroke. After outlining every part with pen, fill in the background with a brush—it is quicker, and the ink will spread more evenly.

No. 4 is an outline letter with heavy black shade—part of the background is in Stipple, the other a fine pen line

ruled free hand with straight edge and pen; train the eye to distinguish spacing—you will note that the work looks quite uniform—practice such work at every opportunity.

No. 5. Old English lettering, very valuable, may be used in almost any place with telling effect. Notice the shading or initial letter; try a few new stunts, using new words.

No. 6. Same style letter with relief and scroll behind letter, then the flourished strokes; by the way, a good developer for beginners is the practice of flourishing; it is very helpful throughout all your designing.

No. 7. The American Black Letter, in outline, showing many styles of treatment; notice the straight line shading in letter M, the double relief line around the letter N, etc. To

get the most good from this copy, lay out the whole alphabet, treat all the letters differently, invent new technic, and compare your work with other's.

No. 8 was drawn particularly to show the value of good spacing; customary habit is to make a letter L and A some distance apart; it should not be so. Shorten the base stroke of L, place the A nearer; this lessons the wide white space, making a more uniform job. Same in letters V and W, etc. In the last line you will note the effect of the A over the base stroke of L; also, the triangle dot over L and the shorter tops on letter T.

(All work will be criticized gratis, to subscribers of THE AMERICAN PENMAN, if forwarded to me at Box 396, Oklahoma City, Okla., and inclosing return postage.—C. D. S.)

Commercial Designing by F. W. Martin, Boston

*Safe and Machinery Movers  
Boston.*

**YOULDEN, SMITH & HOPKINS,**  
*57 1/2 Atlantic Avenue*  
*Truckmen & Riggers*

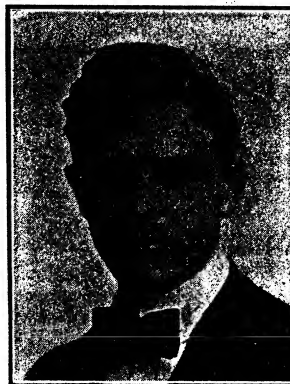
In the American Penman Gallery



JOHN R. GREGG  
AUTHOR OF THE GREGG SYSTEM OF  
SHORTHAND RESIDENCE NEW  
YORK



HERBERT M. HEANEY  
TEACHER OF PENMANSHIP,  
MICHIGAN BUSINESS AND  
NORMAL COLLEGE, BATTLE  
CREEK, MICH.



EDWARD ALLINGER  
PRINCIPAL COMMERCIAL DEPT.  
OF GERMAN, WALLACE COL-  
LEGE, BERE A, O.



M. A. ALBIN  
PENMANSHIP EXPERT AND  
TEACHER, M'AVISH BUSINESS  
COLLEGE, EDMONTON, ALTA.

# Physical Culture

By M. N. Bunker  
Head of Physical Culture Dept.  
Carnegie College, Rogers, O.

## The Lungs

THE SECOND ARTICLE OF A SERIES

**H**EALTH! Efficiency! These are what strong lungs bring to every one who will devote a few moments to intelligent practice of exercises which will directly affect the tissues of these organs. The structure of these tissues is such that they will respond to almost any effort that is made to help them in their work of purifying the blood and eliminating the thousand impurities which clog the system and hinder every other organ in performing health-maintaining duties. In appearance they resemble a sponge, owing to their being composed of thousands of tiny air passages and blood vessels into which every breath of air is carried in the work of purifying the blood which comes from all parts

of the body loaded with the waste matter which has been cast aside as useless. The structure of all of these air passages of the lungs is such that they may be expanded or contracted in proportion to the amount of air which is inhaled, and they may be to bring half-atrophied air cells into full life, where they will be capable of performing their full amount of work. Accordingly every person should devote a few minutes each morning or evening to building these tissues by the practice of such drills, as will directly affect the respiratory system. These exercises should include deep breathing, for this is the most effective treatment that can be given these organs. The following exercises will be especially beneficial.

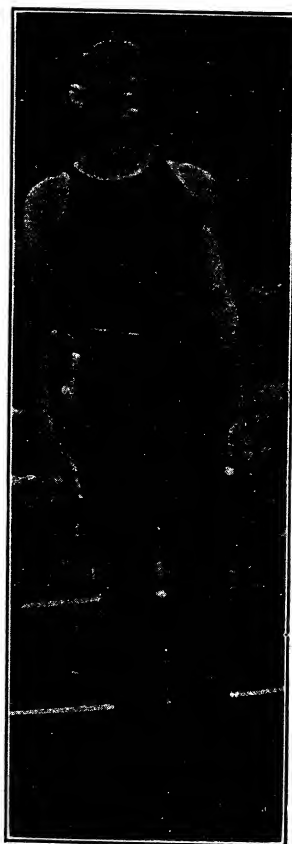


FIGURE 1

come entirely useless if permitted to be without employment for any great length of time. This is the condition which exists in almost every person's lungs, and is the one which when remedied will vastly increase the physical and mental ability and make life really worth living.

This change is not difficult to effect; neither does it take a great length of time

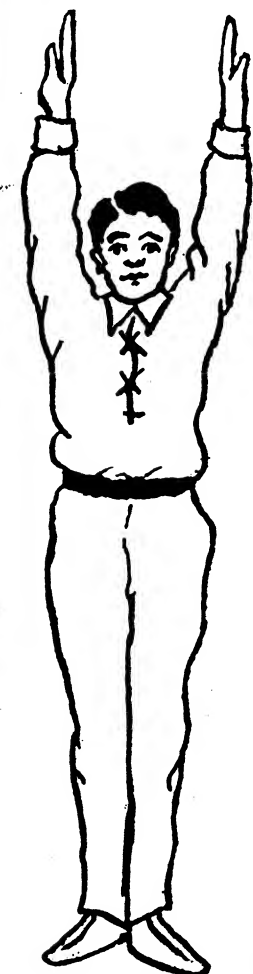


FIGURE 3



FIGURE 2

### Exercise 1

Stand erect with shoulders thrown back and feet close together. Let the arms hang loosely by the sides, while all of the air possible is exhaled. (Fig. 1.) Immediately after exhaling the air commence inhaling, and at the same time raise the arms gradually until they are on a level with the shoulders. (Fig. 2.) Then mentally count 1-2-3-4-5. Exhale as gradually as the air was inhaled, and at the same time lower the arms slowly. Repeat both morning and evening, and as many times during the day as possible.

This drill will do a great deal to strengthen the cells and to renovate those which are becoming useless. At the same time this work will lay the foundation for Exercise 2, which extends and increases the amount of work for the lungs.

### Exercise 2

Assume the same position as in Exercise 1, and inhale the

air until the arms are on a level with the shoulders. Keeping them in this position, and holding the air in the lungs, count five; then begin to raise the arms slowly upward, and also draw air into the lungs very slowly. When the arms have reached a position directly upward from the shoulders (Fig. 3) hold the air for a few seconds, and begin lowering the arms and at the same time exhale the air from the body.

This exercise is especially effective for driving the pure air into every nook and corner of the respiratory system. It is strenuous work for the beginner, too, and should not be undertaken until considerable time has been spent on Exercise 1. At about the time the lungs are strong enough to benefit from this work, Exercise 3 may be given a trial.

Exercise 3

Clasp the right wrist with the left hand or vice versa. (Fig. 4.) Close the mouth except for a small opening in the center; through this opening draw the air into the lungs, allowing it to go as far down as possible. When every cell is filled to its utmost capacity, force the air out through the opening in the mouth, doing this as slowly as when inhaling. Repeat until fatigue is felt. Alterations of this exercise may be gained by assuming a squatting position, and while the body is resting on the tips of the toes, practice this same exercise. The one thing essential, however, is that the arms be made to resist each other, thereby drawing the shoulders back and apart; all breathing in this work should



FIGURE 4

be done through the mouth. This exercise is beneficial in making the lung tissues more elastic and tougher.

Left-handed Plants

R. H. Compton, of the Philosophical Society of the University of Cambridge, England, has reported that plants have habits analogous to the right-handedness and left-handedness of man. In an examination of eight varieties of two-rowed barley the first leaf was found to twist to the left in 58 per cent of more than 12,000 seedlings, and an excess of left-handed growth was found also in millet and in oats.

In corn there seemed to be no marked tendency either way. No evidence of hereditary peculiarity appears to have been obtained and no special significance of the results is pointed out.

Learning to Sign the Pledge

A ragged and battered man was arrested and brought before Magistrate Frank McQuade, of New York, recently.

"When you were here thirty days ago," said the Magistrate, "didn't you promise to sign the pledge?"

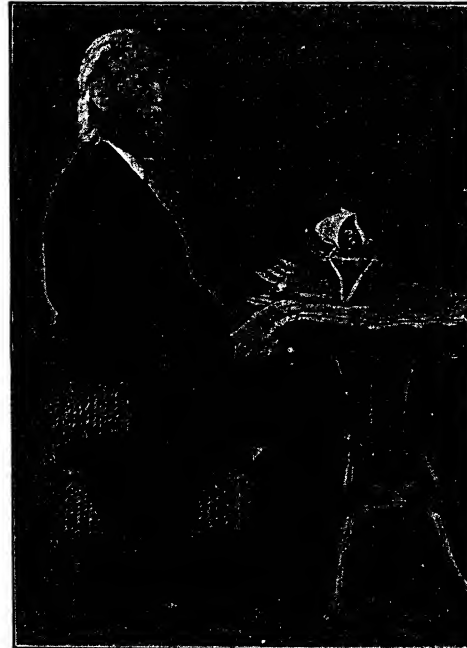
"I'm a-goin' to, Y'r 'Onor," said the culprit, "as soon as I can learn to write. I'm takin' lessons, but I ain't makin' much progress."

Of France's 227,000 recruits in 1912, 3.46 per cent were illiterates, and 22.5 per cent had no education beyond the mere ability to read and write.

Early Days of the Typewriter

The two photographs reproduced below, by courtesy of the magazine *Remington Notes*, should be intensely interesting to the serious student and invaluable to the future historian. Mr. Sholes, the inventor, is seen seated before one of his experimental models in the year 1872, the year before the Remington's were persuaded to undertake the manufacture. The second picture shows the first lady typist. This also was photographed in 1872. It shows Miss Sholes seated before another of her father's models. Says *Remington Notes*:

"It is difficult to believe that Miss Sholes foresaw the wonderful future of the machine in connection with woman's work. Probably it was only a case of 'accidental prophecy,' and yet she, like her father, was building better than she knew."



CHRISTOPHER LATHAM SHOLES



MR. SHOLES' DAUGHTER





## Training Teachers

By G. G. Gudmunson, Supervisor of Penmanship, Boone, Ia.

**H**OW many of the teachers in our public schools are capable of teaching penmanship? Or to put it in a different way: how many of them can write with the muscular movement? We all agree that muscular movement is the only system of penmanship to teach, call it by any name you want to. But how few of the grade teachers at present know the subject!

In the last three years we have had from ten to twenty new teachers come into the Boone schools every year, and I can remember but one that had any training in penmanship when she came. Most of them have no idea of the importance of the subject, do not know how to go about teaching it, and cannot write with the muscular movement at all. These teachers must be taken in hand by the supervisor, and first of all shown how to go through the exercises and gradually taught how to write, because it is true in this subject more than any other, that you cannot teach that which you do not know. Many a teacher gets wrathful over the proposition of having to spend hours in practicing penmanship, and waxes eloquent when she tells you that she has a style all her own, and dislikes greatly to lose the individuality of her writing. But although you cannot make more than fair writers out of your teachers they must go through the exercises so that they know, when they face their class, what the exercise means and how it should be done, because it makes no difference how much theory a teacher has on the subject it takes real practice to show the pupils how to overcome the trouble with their position, movement or form. We all had the same troubles in learning to write. Some things may have bothered us more than others, but our troubles were the same in mastering the position, movement and the form. The children have these very troubles and the teacher that has gone through it herself and mastered it is a great deal more capable of helping them over the difficult points.

I have never yet had a teacher that denied this fact after she had completed the course and become a good writer. Many of those who were most reluctant in beginning the practice, and who had to be pushed the hardest in order to get through, and who thought that they could go through the exercises with the pupils without going to all the labor of learning them themselves, have come to me time and again and told me how much better they could do the work now since they had taken it up systematically, and how much better they understood the troubles of the pupils after they had gone through the same thing themselves.

Every fall I get all our new teachers together, including any others that have not successfully finished the course, and drill them thoroughly as I would a class of pupils, only with the exception that we discuss ways and means and methods of teaching the various exercises as we go along. We meet every Tuesday from 4:30 to 5:15 and find it an excellent plan. I teach them especially the very necessary art of counting rhythmically. A great many teachers do not know the value of counting. It is probably the one greatest help in teaching writing, and I am sure it is unnecessary to explain it any further here. New teachers are invariably afraid that they cannot do it right and so hesitate to count at all.

Training teachers is a continuous process with the supervisor, an endless chain, so to speak, and it is a very discouraging thing to find that after you have brought a teacher up to the point where she understands your plans and can do good work for you, she is ready to leave. They say of the Civil Service employees in Washington that "None resign and few die." If that would only be the case with the teacher, a heavy burden would be lifted from the supervisor. But we can truly say of the teacher that many resign and many join the great majority; they get married. So the change

goes on and we have to begin our training all over again every fall. I hope to discuss this further in a later article.

### Judging a Teacher's Efficiency

It is not often that the public is allowed to read the "memoranda" of an orator's speech. The speaker's "notes" usually make very poor reading, because they are usually intended by the speaker simply as mnemonic aids to his memory, and are mostly unintelligible to other persons. But the following paper, written by John D. Brooks, superintendent of public schools of Natick, Mass., to aid him in his address to the students of the Chandler Shorthand School of Boston, in such a perfect categorical synopsis, that it may well serve as a model to all superintendents and others who prepare themselves to deliver addresses and do not want to read wholly from a paper. Aside from its technical interest to speakers, the paper is very valuable to all teachers and pupils as a list of "efficiency-points," and these points might well be studied by employees in all offices:

#### Category of Efficiency Points for Discussion

- I. Personality—including neatness and attire.
  1. Happiness in the work.
  2. Health.
  3. Voice.
  4. Adaptability.
  5. Self-control.
  6. Enthusiasm.
  7. Patience and sympathy.
  8. Firmness and sincerity.
  9. Ability to meet people and be polite and courteous at all times.
  10. Personal Habits and moral worth.
- II. Teaching Ability.
  1. Government.
  2. Scholarship—early training and home influence.
  3. Skill in conducting recitations.
  4. Holding attention of the pupils in class and power to keep them interested in subjects taught.
  5. Skill in leading pupils to draw correct conclusions and to state them well.
  6. Assignment of work for pupils.
  7. Ability to train them how to study.
  8. Economy of time.
  9. Promptness and accuracy.
  10. Resourcefulness and definiteness of aim.
- III. Professional Attitude.
  1. Devotion to school duties.
  2. General interest in pupils' welfare.
  3. Appreciation of scholarship as shown in teaching and in the desire and effort for self-improvement.
  4. Co-operation and loyalty.
  5. Willingness to receive suggestions for improvement.
  6. Attendance at teachers' meetings.
  7. High ideals with respect to professional morals and ethics.
  8. Care of school property.
  9. Part taken in community interests outside of school.
  10. Discretion in discussing school matters.
- IV. Judging from the pupils.
  1. General discipline, excessive freedom.
  2. Manner of control.
  3. Language of pupils.
  4. Position of pupils at seat.
  5. Position of pupils in class.
  6. Correction of errors.
  7. Punctuality and attendance.

8. Drawing or sing-song tone.
  9. Pupils' respect and sympathy for teacher.
  10. General interest and enthusiasm.
- V. Judging from the room.
1. General arrangement and seating of pupils.
  2. Orderly assembling and dismissal.
  3. Ventilation.
  4. Temperature.
  5. Lighting.
  6. Cleanliness and neatness.
  7. Equipment.
  8. Board work.
  9. Decorations.
  10. Visitors.

### The Left-Handed Writer

Editor AMERICAN PENMAN:

I have read the timely article by A. J. Neill on "Changing Left-Handed Pupils to Right-Handed" in the July issue, and with a view to helping to clarify the atmosphere surrounding this subject I give my experience. I used to change from the left to the right, but for some years I have not made it a practice to do so. After the pupil passes the first year, writing with the left hand I do not attempt a change to the right unless I can get the full consent of pupil and parent.

I have seen too many failures as the result of changing. If a pupil seems very awkward with the left hand, and displays, after a trial, some dexterity with the right, I then try to show him the advantage of changing and then let him take the initiative. If a change is to be made from the left hand to the right, it should be done when the pupil first starts to

school. I have followed this plan for a number of years. The change at this age is much easier accomplished and at less risk. If the use of the left hand is very marked at this age I do not attempt a change.

The greatest hindrance to the progress of the "left-hander" in my opinion, is his position and his "seemingly natural" way of holding the writing instrument. Nearly all left-handed writers display the same peculiar characteristics. Instead of assuming a position opposite to that of the "right-hander," he generally assumes an entirely different and original position. Most left-hand writers if let alone will place the pen hand *above* the line of writing with the holder pointing *away* from the body. (How many readers have found this true?) The reason for this odd position is, I think, quite simple. He does it that he may see his writing. My first work with such pupils is to get them to assume a correct position and pen-holding which is of course just opposite the one used by the user of the right hand. In order that I might do this better and more effectively, I have acquired some degree of skill in the use of my left hand with pen and crayon. (If any teacher wishes to know how easy the change is made let him try it.) Sitting in the pupil's seat I can "show him" how to do his work to much better advantage. I find that most pupils "when shown," respond more quickly than by "mere telling." Example is much better, in this instance, than precept.

In conclusion, I would say, that after the left hand has been used long enough to become a well established habit, I must still question the advisability of a change, unless the writer takes the initiative.

J. H. BACHTENKIRCHER,  
Supervisor of Penmanship, Public Schools, of  
Lafayette, Ind.

First Grade Pupils, Public Schools, Everett, Wash., W. E. Moore, Supervisor



SHOWING VARIOUS PHASES OF TEACHING WRITING

- At the Board: 1. Attention at the board; 2. Ready to write; 3. Making the re-traced O. Writing at the board;  
At the Seats: Ready to write.

" Double Entry Ledger "

Dr.		Weston, Lanner & Co.						Cr.
Aug. 7	To Mdse.	3	16 90	Aug. 11	By Cash.	5	14 76	
Sept. 9	" "	4	126 96	Oct. 13	" "	8	76 94	
" 9	Interest.	6	40	Nov. 14	" Bills Rec.	7	52 56	

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# Has the Typewriter Lessened Use of Penmanship?

By A. N. Palmer

The following article was written by Mr. Howard L. Rann for a newspaper syndicate, and published in many newspapers of the country under the heading PENMANSHIP:

"Penmanship is one of the three lost arts. The other two are spelling and home-made bread. Thousands of people can spell long, serpentine words with their eyes shut, but couldn't write them down so that anybody but an Egyptian archaeologist could read them, while others can write a hand that looks like an addressed envelope from a business college and yet be totally incapable of making a batch of salt-rising bread stand erect in the tins.

"There is not nearly so much penmanship used nowadays as there was formerly. This is due to the incoming of the shirt-waisted stenographer, who makes it unnecessary for a man to do anything but collect his thoughts and distribute them about the room without any regard for spelling, punctuation or grammatical construction. If a business man can sign his own name so that it can be told from the footprints of an angleworm, he doesn't need any other equipment except a second-hand typewriter and a vivacious intelligence in false puffs and piano-finished finger nails. Some of our greatest men allow the stenographer to sign their names to everything but ardent replies to scented billet-doux on pink note paper.

"The most common use made of penmanship at this time is in inditing the tri-weekly love letter. Very few people of refined taste use the typewriter to make love with, as it lacks the intimate, personal touch imparted by nine pages of stuttering long hand. There is something cold and repellent about a typewritten love letter, but it is perfectly safe so long as three carbon copies are retained. Nobody who writes endearing passages on a typewriter will ever be sued for breach of promise unless he draws a few turtle doves at the bottom of the page.

"Penmanship is taught in the primary grades to children who are also taught how to twist their mouths into the precise shape of the alphabet. The highest branch of penmanship consists in uttering a forged check in a whisper and then committing mayhem on a set of double-entry books."

While the above is written in a light, humorous vein, it is possible nevertheless that the writer believes that there is less demand for good longhand writing than formerly. He,

in common with thousands of others, comes in contact with older people who were taught exclusively through copybook systems and no doubt his recent observations in regard to penmanship have been in relation to those who studied vertical penmanship.

It would be difficult to imagine worse scribbling than the average writing of the rank and file of young men and women who studied the vertical in the grades and who recently graduated from high schools or other colleges. It is unlikely that Mr. Rann has noticed the great improvement that has been made in writing throughout the country during the last dozen years, through the widespread introduction of muscular movement penmanship and the training of more than one hundred thousand public school teachers who now demonstrate automatically and teach successfully, good commercial writing.

It is not true that there is less demand for good longhand writing than formerly. It is of course true that the heads of business institutions, dealing with large problems and the heads of various departments in the gigantic corporations of the country, do not have occasion to do much longhand writing, their work in this line being largely limited to signing their names to typewritten letters, but nevertheless the great mass of men and women throughout the country can not own and operate typewriters. Nineteen million boys and girls attending the schools of the country can not carry typewriters in their pockets to be used at will. Occasionally a public school principal buys a typewriter or is given one by the school system for which he works. I have known some of these principals who had typewriters for their exclusive use for the first time, immediately to refer to the fact that there was no longer much use for longhand writing. Indeed, one such principal said to me: "Why should I care about writing? See my typewriter? All of my letters are written on it." That was certainly a very narrow view of the situation. I have found, upon careful investigation in Chicago, New York, Boston and other large cities, that there never has been a time when business men were so willing to pay good salaries to those who write well in longhand. In 90% of the positions filled by stenographers, better salaries are paid when the incumbents are able to write good muscular movement hands. All of the evidence is against the proposition that the typewriter has supplanted longhand and that business men no longer care whether their employees write poorly or well.

## How Would You Grade Writing on Opposite Page?

Printed on the opposite page is the copybook model, and below the writing by a teacher in the public schools of Cedar Rapids, Ia. This penmanship was done several years ago before she mastered muscular movement writing. Any teacher of practical writing who examines this penmanship need not be told that while writing this the teacher sat in an unhealthy, cramped position and used slow, finger movement. Later when she had occasion to write more swiftly and continuously, the forms of the letters degenerated. This page which we have produced was taken from a copybook, copyrighted in 1886.

Our special reason for publishing this specimen at this time

is that the teacher of the one who did this writing gave her 100 per cent on the page. We want to know what our readers think of a perfect grade on penmanship that while as plain as print, has none of the elements of rapidity, ease and endurance.

We would like to have supervisors of writing and grade teachers who have become adepts in muscular movement writing, and who know what good penmanship is, send us their grades on this specimen. We should like to have the final grades made up from the fractional grades on position, movement, speed and form, letting each of these four grades be based on one hundred and the final grade arrived at by dividing the total by four.—ED.

By J. A. Stryker, Supervisor of Penmanship, Kearney, Nebr. and Teacher of Penmanship in the State Normal School

B B B B B B B B B B B B B B B B  
Brown Brown Brown Brown

# Engraver's Script

By Joseph Galterio—FIRST ARTICLE



**I**N taking up the study and practice of engraver's script it will be necessary for you to provide yourself with the proper material. Procure a good quality of paper or cardboard, black India ink, *Palmer Method Artistic Pens*, and an oblique penholder. It would be a good plan for you to provide yourself with a drawing board and T-square for use in ruling your paper, to obtain uniformity in height and slant.

## Formation of Letters from the Radical "I"

The regular slant of the script is indicated by Illustration 1, which is obtained by dividing the top side of the square into four parts. Then the line B which gives the slant results from uniting or connecting the angle C with a point three-quarters of the distance to the right on line B.

Illustration 2 indicates the pressure or thickness, which must always be kept uniform.

Illustration 3 shows the diminishing shade as indicated by X and the beginning shade as shown by O.

Illustration 4 shows how U and N are formed.

Illustration 5 indicates the length of P, which extends one-quarter above the top line or one-quarter of the line B (as shown in the square), and is extended below the line almost the length of the line B.

Illustration 6 shows the height of L, which is obtained by extending an equal distance above the top line.

Illustration 7 indicates the height of T, which is one-quarter shorter than the L.

Illustrations 8, 9 and 10 show the uniting or connecting part of the elements. The fine line begins in the middle of the element as shown in Illustration 8. In Illustration 9 the fine line ends in the middle of the element.

Illustration 11 indicates the distance between the two elements.

Illustration 12 shows the formation of the M. Notice where the fine line begins.

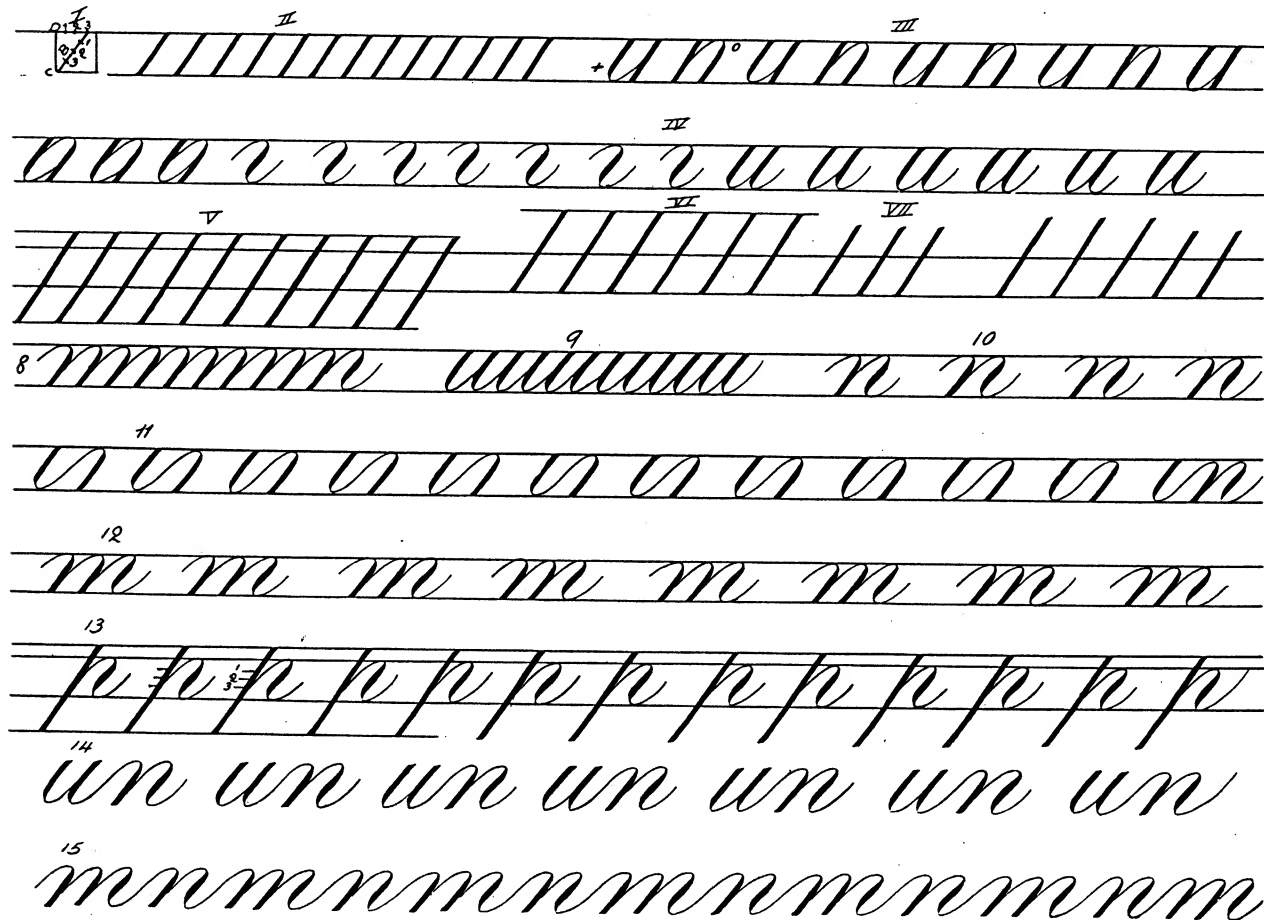
Illustration 13 shows the formation of the letter P. The fine line starts at one-quarter of the distance from the base line.

Illustration 14 indicates the uniting part of the letter U with N and its distance or spacing (see Illustration 11).

Illustration 15 shows the spacing between M and N, which is equal to three-quarters of the line B shown in the square.

The AMERICAN PENMAN is very fortunate in securing the services of Mr. Joseph Galterio, the talented young engrossing artist, to present to its readers a series of lessons in engraver's script. Judging from the lessons already submitted, this promises to be one of the most methodical and comprehensive courses ever given in a penmanship publication. All who are desirous of learning this style of script should certainly avail themselves of this splendid opportunity.—Ed.]

## Lesson I



# THE ROUND TABLE

"A man, sir, should keep his friendship in a constant repair"

The Dakota Business College, Fargo, N. Dak., is a very popular and prosperous institution. During the past year it enrolled more than five hundred pupils, and to allow for expansion it has just added a new schoolroom with a seating capacity of one hundred and fifty.

Mr. F. O. Pinks, whose splendid lessons in muscular movement writing are now running in *THE AMERICAN PENMAN*, has accepted a position in connection with the public schools of Erie, Pa. Mr. Pinks will supervise the writing in the grades; teach one period each day in the Normal Training School and Teachers' College, and have two periods each day in the high school teaching shorthand.

Mr. Pinks is one of the most wide-awake, practical and successful teachers of muscular movement writing in the country, and *THE AMERICAN PENMAN* congratulates the principals and teachers of Erie on their good fortune in having him as a leader.

Mr. C. A. Read, a man well skilled in the commercial branches, and an expert in muscular movement penmanship, who has recently been connected with Droughon's Practical Business College, Dallas, Tex., has accepted a position at Lockhart, Tex., where he will have charge of the commercial work in the public schools.

Mr. W. R. Stolte, who for five years was teacher of writing in the Cedar Rapids Business College, Cedar Rapids, Ia., is now principal of the penmanship department of the Northampton Commercial College, Northampton, Mass. Some of Mr. Stolte's writing has appeared occasionally in the columns of *THE AMERICAN PENMAN* and we hope to publish some more.

Mr. Stolte is not only an expert in business and ornamental muscular movement writing, but he is one of the most successful teachers of penmanship in America. We congratulate the principal of the Northampton Commercial College on his good judgment in selecting Mr. Stolte for the head of his penmanship department.

Mr. Guy R. Newberry, of the Wichita Business College, Wichita, Kans., is the master of a very practical style of muscular movement penmanship, examples of which have been shown in the *PENMAN*. In addition to teaching plain, unshaded, coarse-pen writing, he also has a department in which he teaches ornamental writing, and some very attractive specimens of his pupils' ornamental card writing have been received.

The work of D. B. Jones, Florence Station, Ky., on Mr. Bartow's lesson, deserves special mention. He is beginning to swing those flourishes and shades in professional style.

Acknowledgement is made to Mr. William J. Lockman, of South Omaha, Neb., for specimens of ornate card writing.

Mr. George W. Jones, who, in September joined the staff of the Cass Technical School at Detroit, is a fine example of the strong young man who deliberately adopts the profession of commercial school teacher and prepares himself thoroughly at the beginning for his life work. He was born in Michigan forty years ago. He was not satisfied to live on the farm, so when he attained manhood he went to the Bryant and Stratton Business College of Chicago, and to Lake Forest University, and to the Lansing (Mich.) Business University, and fitted himself thoroughly for commercial teaching.

In September, 1906, he took charge of the commercial department of the Creston (Ia.) High School, where he remained for two years, being advanced to the highest salary

they ever paid to a commercial teacher. Then he was called to act as head of the commercial work of the West High School, Des Moines, and supervisor of all the commercial work in the Des Moines High Schools for one year, during which time Mr. Clay D. Slinker, the widely known head of the commercial work of the Des Moines high schools for more than twenty years, was granted a year's leave of absence.

In September, 1909, Mr. Jones took charge of the commercial work of the Model High School of the University of North Dakota, which is at University, a suburb of Grand Forks. He has there given a splendid account of himself, having done the kind of work that his friends expected. This year he has joined the staff of the Cass Technical High School, Detroit, which, with J. L. Holtsclaw as the leader, is making a national reputation for practical and aggressive commercial teaching. Mr. Jones will prove to be one of the most efficient of the many good men with whom Mr. Holtsclaw has surrounded himself, and both Mr. Jones and the Cass Technical High School are to be congratulated.

Mr. W. E. Moore, supervisor of writing in the public schools of Everett, Wash., will have additional duties this fall and winter, as he has been placed at the head of the commercial department in the high school of Everett. In his dual position of commercial teacher and penmanship supervisor, he will be kept extremely busy. Mr. Moore is an energetic man and will be equal to the occasion.

Mr. F. M. Allworth, of Buffalo, N. Y., has accepted a position as supervisor of writing and secretary to the superintendent in the public schools of Chisholm, Minn. Mr. Allworth is skilled in the teaching of muscular movement writing, and a competent instructor in the commercial branches and shorthand.

We have received a letter in exquisite ornamental style written by Mr. E. E. Hippensteel, teacher of penmanship in the Lackawanna Business College, Scranton, Pa. Mr. Hippensteel is the master of a plain style of muscular movement writing as well as the artistic.

R. B. Millard, principal of the Little Falls (Minn.) Business College, writes: "It may interest you to know that Miss Bertha F. Reid, formerly with the Drake Schools of New York and Jersey City, is with us this year."

Supt. Chas. R. Herrick, Indianola, Neb., advises us that his Palmer Method students won both first and second prizes at their County Fair last month.

Mr. Joseph Galterio, who begins a series of lessons on engraver's script in the current issue of the *PENMAN*, is a native of Italy. He came to this country about four years ago, and by diligent study and hard work has rapidly forged to the front ranks of New York City's engrossing colony. He began the study of script in his native country and further perfected his work at Valparaiso (Ind.) University, under the direction of W. A. Hoffman, dean of the Penmanship Department.

F. B. Virden, president of the Chicago Business College, died at his home on August 16. He had been ill for a long period, but seemed to improve during the last seven weeks up to a few hours before the end. A. N. Palmer, editor of *THE AMERICAN PENMAN*, writes the following:

"I knew Mr. Virden long and well, as a just man, a lovable character, and a man thoroughly skilled in his profession. He built up one of the greatest training schools of America, and was wholly devoted to it."

# Shall The American Penman Publish Only Penmanship Articles?

## Concluding Symposium on the Question of Future Policy

- BROTHER NAZAIRE**, Academie Commerciale, Coaticook, Quebec.—"I would prefer to have more lessons in penmanship instead of the different articles that you may publish, for we have special books for same."
- R. G. CATRON**, Denison Normal and Business College.—"The higher standard of a good penmanship magazine, such as *THE AMERICAN PENMAN* is at present, would be greatly impaired by omitting such articles, for it is my candid opinion that penmanship students must learn to think as well as write and I know that *THE AMERICAN PENMAN* is liked better in this school than any other magazine that I have tried."
- A. C. CREWS**, Roseburg (Ore.) City Schools.—"I believe the articles on English, Commercial Geography, Higher Accounting, Commercial Law, etc., are of especial value to business colleges. From a personal standpoint, as instructor in High School, I would prefer penmanship specimens and lessons."
- W. E. MOORE**, Supervisor of Penmanship, Public Schools of Everett, Ore.—"I would not favor dropping any of the departments now maintained by the *PENMAN*. I would like to see a little more space given to ornamental writing and lettering; it would be much help to the semi-professional penman."
- CURTIS MCCOMBS**, Secretary of Utah Business College, Salt Lake City.—"I very seldom read anything except articles relating to penmanship, and from my own observation, I believe this to be the case with about nine out of every ten."
- F. A. MILLER**, Omaha, Neb.—"I find in my classes that nearly all the articles are being read by a large number of the students."
- M. A. ADAMS**, President of Marietta (O.) Commercial College.—"I have always been very much in favor of a great deal of pen work, as I have always found that my students have been interested in penmanship more than the other articles, but as to myself, I am interested in all subjects pertaining to a Practical Business Training."
- A. T. LAMB**, Lawrence, Kan.—"I used the Palmer Method as a text book with my students at Creston, Ia., this last winter and *THE AMERICAN PENMAN* to supplement. We used all the articles and I should enjoy the same plan another year."
- C. E. SIMPSON**, East Boston, Mass.—"Penmanship!"
- J. H. BEATTY**, The Sheldon School of the British Empire, Vancouver, B. C.—"The subject which I should like to see *THE AMERICAN PENMAN* take up in an interesting manner, is one which is vitally important to every business man. The subject is Political Economy."
- W. C. BROWNFIELD**, Bowling Green, Ky.—"The articles on commercial geography, English, higher accounting, commercial law and kindred subjects should never be dropped unless you run out of writers who can write well and entertainingly. They not only read them, but file them and eventually our young teacher has a ready reference library from the best minds."
- T. C. WHITESIDE**, Tylef, Tex.—"I would like more pen work in the *PENMAN*. So say all the students."
- G. L. WHITE**, Newark, N. J.—"The *PENMAN* would be received with even greater enthusiasm if you substituted students' specimens and inspiring copies in both Business and Ornamental Penmanship for the articles on English and Accountancy."
- W. N. BALLINGER**, Principal of Texhoma (Okla.) Public Schools.—"I vote to leave the *PENMAN* as it is and shall continue to give it my hearty support."
- R. M. WESTOVER**, Los Angeles, Cal.—"We get good out of all the topics. The work on Commercial Geography is of least value to us."
- J. E. SAWYER**, State Business College, Tacoma, Wash.—"I find that most students are interested in the articles or stories on penmanship, but do not show much enthusiasm toward the other commercial subjects."
- W. D. McDONALD**, Oshkosh, Wis.—"In a test, the students here expressed themselves well pleased with the *PENMAN* and voted that you continue it in the usual way."
- W. F. MERSCH**, Principal of College of St. Thomas, St. Paul, Minn.—"My students are not using anything from the *PENMAN* except the penmanship copies. My honest opinion is that the *PENMAN* would be better for the students in general if there was more on penmanship and less space given to the other subjects."
- PERRY SINGER**, Ramona, Okla.—"I do not want you to discontinue the serial articles on English, Commercial Law, Commercial Geography, etc., for I obtain a great deal of useful information from them that the text books do not contain. I do not feel like I can teach a class in the way it should be taught unless I have one of the numbers of *THE AMERICAN PENMAN* to assist me."
- W. J. RICE**, Acme Business College, Seattle, Wash.—"The articles have been very much enjoyed by me and some of my students have read them with considerable interest. But, on the other hand, it has seemed hard for me to arouse as much interest in these articles as is necessary to derive the most good from them."
- L. B. EAST**, Manager of Hugo (Okla.) Business College.—"I cannot say that I heartily indorse the method you have been following in devoting so much space to the subjects aside from penmanship, and I do not believe these articles are appreciated as they should be by the pupils."
- ALBERT JOHNSTAD**, Manager of Johnstad School of Short-hand and Penmanship, Duluth, Minn.—"I am very much interested in reading the instructions and general good advice as to how to conduct a penmanship recitation. I hope that you will continue your work along these lines as I am sure the teachers as well as the pupils receive a great deal of benefit from it."
- CURTIS P. COE**, McMinnville (Ore.) College.—"I have contemplated taking up the subject of Higher Accounting as presented in the *PENMAN*, when I have time, and have all the numbers together. But with class work all through the day, the necessary time is hard to secure. To be frank and concise, the articles in the past year have been of little service to us, because of nonuse."
- W. D. HOLDER**, Draughton's Practical Business College, Paducah, Ky.—"The articles on Commercial Law, Business English and other subjects in the *PENMAN* are very interesting to me and my students are pleased very much with this part of the magazine."
- F. W. WHITE**, Barberton, O.—"I derive much benefit from those articles on different subjects of business education."
- B. D. STOWELL**, Platt Commercial College, St. Joseph, Mo.—"I take the *PENMAN* for the Penmanship it contains, but I find upon inquiry that my students read all the articles with interest."
- G. G. GUDMUNDSON**, Supervisor of Penmanship, Public Schools of Boone, Ia.—"I believe that many teachers would be disappointed if you left out the special articles on other commercial subjects. My specialty, outside of penmanship, is Commercial Geography. I would regret to lose Mr. Rasmusel's articles."
- F. J. JONET**, Green Bay (Wis.) Business College.—"I believe that if we had a little more work in penmanship and not so much of commercial geography, arithmetic, commercial law or grammar items, that the students would like the magazine still better."
- G. R. NEWBERRY**, Wichita (Kan.) Business College.—"Our school here is unanimously in favor of more penmanship, both business and professional, and less consideration of commercial subjects. One of the very strongest points of the *PENMAN*, in my estimation, is the personal and school notes."



# Practical Lettering

By S. E. Bartow, of the A. N. Palmer Co.

## SECOND ARTICLE

FOR our second article "Practical Lettering," we will have for study and practice the complete alphabet, upper and lower case of German text. This is the most popular, most graceful, and most used for diploma filling, of all broad-pen lettering. The styles given in this article are not as ornate as can be made, but they were designed for rapidity and utility with just enough ornament to relieve them of stiffness. You will notice that the necessary retouching with a fine pen has been reduced to the minimum, making a high rate of speed possible. It will pay you to include this alphabet in your repertory, and if your engrossing is limited to diploma filling you will need no other.

If you are practicing on unruled paper or board, it is almost necessary to have a drawing board and T square. For the beginner it is a good plan to indicate with a pencil the forms of the letters and spacing. While only the steel lettering pen was mentioned in our first lesson, the more experienced of our readers no doubt noticed that in the diagram "The Pen and the Stroke" given with that lesson, a quill pen was shown. While the quill, properly cut, is undoubtedly superior to all other pens, in our opinion it should not be used by a be-

ginner until all the strokes and the manipulation of the pen are mastered. The principal objection to a quill pen for diploma work, is the care and the recutting necessary to keep it in proper condition. This consumes considerable time. The steel pen is always ready.

When you have learned to use a steel pen, and wish to try the quill, you must first learn the art of cutting it properly. First, cut the quill to a sharp point, like an ordinary writing pen. Then lay the underside on a smooth, solid surface, and cut the end off on a slight slant. A study of the steel pen would, no doubt, enable you to get the proper slant. The alphabet given herewith was made with a quill plucked from a discarded hat, formerly worn by the mother of my daughter. I am unable to say what manner of bird raised the feather, but it is a good one, and was no spring chicken. When an extra broad letter is desired, a pine shingle, cut to the proper width makes a fine pen.

Study! Study! Study!  
Practice! Practice! Practice!  
Patience! Patience! Patience!



### Educational Notes

Of the 6,572,000 school children in Prussia, 3,815,000 are in Protestant schools, 2,383,000 in Roman Catholic schools, and the comparatively small number of 368,565 in the non-sectarian schools, where the pupils take most of the subjects in common but receive religious instruction separately in the faith to which they belong.

Concrete inclines carpeted with cork replace steps and stairways in the new schoolhouse at Edwardsville, Pa.

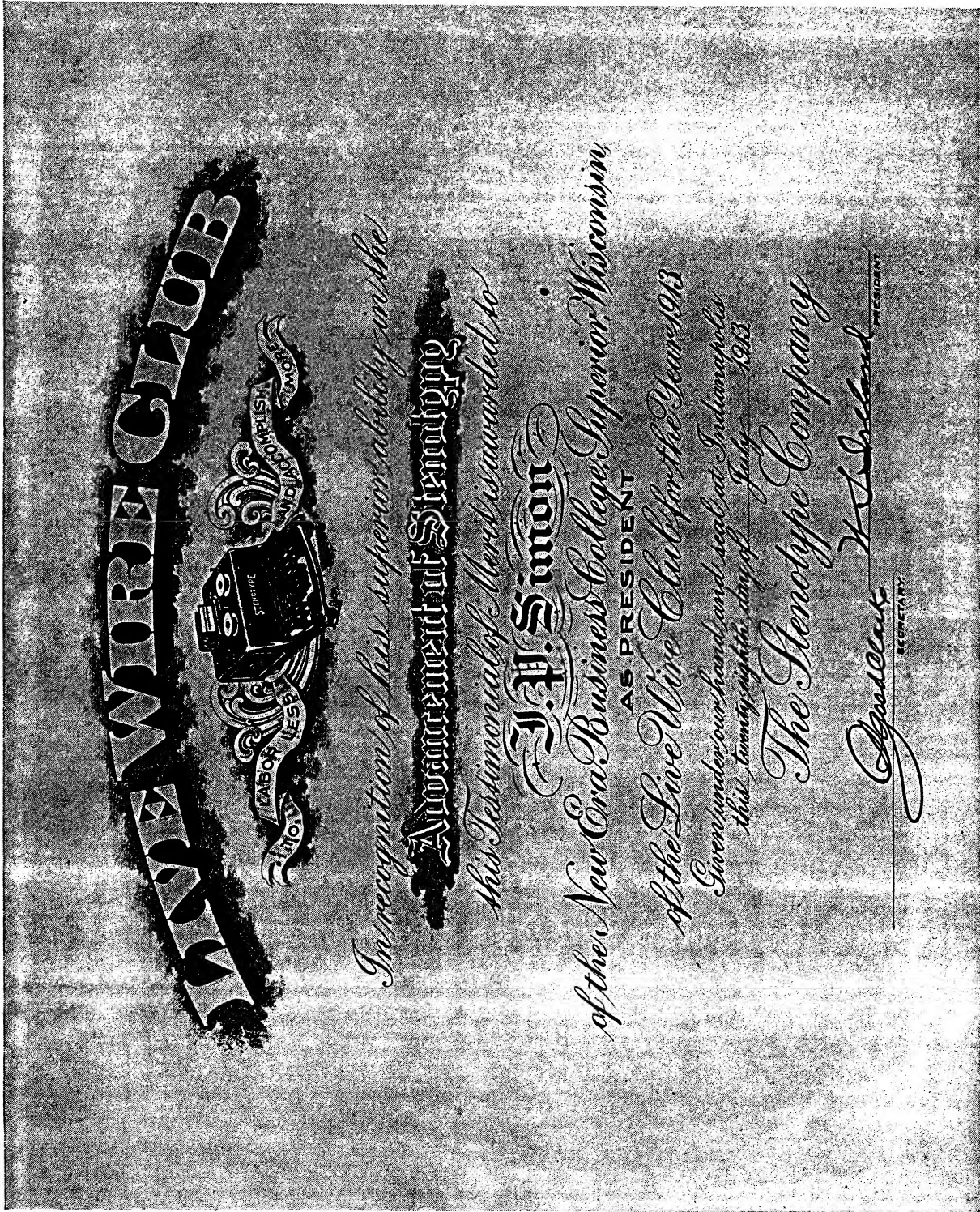
Enlisted men in the American Navy serve as teachers in the Island of Guam.

Teachers in the Province of Ontario receive a subsidy of \$30 per year if they maintain a school garden.

The Governor of Georgia sets aside one day in the year as "Public Health Day," to be observed in every school in the State.



Lithographed Certificate, Design by John Ulrich, Indianapolis, Ind.—See next page



THIS IS A REDUCED FAC-SIMILE OF THE ENGRAVED CERTIFICATE ON PARCHMENT, AWARDED TO EACH MEMBER OF THE LIVE WIRE CLUB, AN ORGANIZATION COMPOSED OF THE OFFICERS AND DIRECTORS OF BUSINESS SCHOOLS WHO MAINTAIN THE HIGHEST EFFICIENCY IN THEIR RESPECTIVE STENOGRAPHY DEPARTMENTS. THE LITHOGRAPHED CERTIFICATE, FROM WHICH THE ABOVE IS REPRODUCED, IS 14½ INCHES LONG BY 11½ INCHES WIDE.

### National Committee on High School Courses in Business Meets at Salem Institute

The Institute of Commercial Teachers of the State of Massachusetts was held in the State Normal School at Salem, Mass., during the four days, August 25-29, under the direction of David Snedden, the commissioner of education, and J. A. Pitman, the principal of the Normal School. There was a large attendance including commercial teachers from all parts of New England.

A committee has been organized by the Secondary Department of the National Education Association to prepare a report on high school courses in business. The chairman of this committee, Mr. A. L. Pugh, of the High School of Commerce, New York City, and a number of the members of his committee took part in the programme of the institute. The membership of the committee is as follows:

Chairman, A. L. Pugh, High School of Commerce, 155 West Sixty-fifth street, New York City; William A. Barber, High School, East Orange, N. J.; W. E. Bartholomew, State Commercial Inspector, Albany, N. Y.; J. S. Curry, High School of Commerce, Cleveland, Ohio; Carlos B. Ellis, High School of Commerce, Springfield, Mass.; R. A. Grant, McKinley High School, St. Louis, Mo.; C. A. Herrick, president, Girard College, Philadelphia; S. B. Koopman, High School of Commerce, New York City; Selby A. Moran, High School, Ann Arbor, Mich.; L. C. Rusmisl, High School of Commerce, Omaha, Neb.; Parke Schoch, West Philadelphia High School for Girls, Philadelphia; A. H. Sproul, State Normal School, Salem, Mass.; A. T. Swift, English High School, Providence, R. I.; F. V. Thompson, Associate Superintendent of Schools, Boston; Ernst Thurston, Assistant Superintendent of Schools, Washington, D. C.; W. H. Wigam, R. T. Crane High School, Chicago.

A similar committee has been organized by the Massachusetts Board of Education to work along the same line in cooperation with the national committee. This committee met with the national committee at Salem. The membership is as follows:

William L. Anderson, Dorchester High School; Evangeline Cheaney, Arlington High School; Allison R. Dorman, New Bedford High School; Oscar Gallagher, Evered E. Kent and Raymond G. Laird, High School of Commerce, Boston; Elston E. Gaylord, Beverly High School; Chester Grover, Roxbury High School; George L. Hoffacker, Salem High School; Maynard Maxim, Technical High School, Newton; George W. Miner, Westfield High School; Ethel A. Morse, J. Asbury Pitman, and Alexander H. Sproul, State Normal School, Salem; Flora E. Pryor, Simmons College, Boston; Frank V. Thompson, Associate Superintendent, Boston; Townsend T. Wilson, Malden High School; Chairman, Carlos B. Ellis, High School of Commerce, Springfield.

### Designing and Lithographing a Certificate

The design for the Live Wire Club Certificate was executed by John Ulrich, head designer and engraver in the plant of Wm. B. Burford, Indianapolis, Ind. Mr. Ulrich commenced his apprenticeship at Hechingen, Hohenzollern, Germany, where he served two years. He completed his apprenticeship in Stuttgart, Germany, and soon afterward came to America. He has been in the employ of Mr. Burford for more than thirty years.

The certificate is produced by the lithographic process. The original engraving is made with a diamond-pointed needle on a specially prepared imported Bavarian stone. This engraving is then filled in with a very stiff, greasy ink and the impression therefrom is transferred to another stone from which the printing is done.

The printing stone, with its transferred impression filled with greasy ink, passes under a dampening roller before reaching the paper. This roller moistens all parts of the stone not covered by the lines in the transfer. As the ink is so very greasy it will not adhere to the dampened portions of the stone, merely adding ink to the already inked portions of the stone.

If it were not for the fact that the greasy, oily ink will not adhere to the dampened stone, the impressions would be nothing more than black blots, as the stone is perfectly smooth.

### Popular Business Educators



No. 13. P. L. GREENWOOD

of Minneapolis, Minn. A mighty hunter when he isn't playing tennis, fishing, or teaching the young people in the South High School to "quickly quell the quill."

### National Commercial Teachers' Federation Will Give a Prize

The National Commercial Teachers' Federation will give \$35 in gold for the best essay submitted, and \$15 for the second best essay on the subject "Why a Business Education Is the Best Preparation for a Successful Career in the 20th Century."

The essay to consist of not over 3,000 words, and to be written in simple, convincing English. The essays to be submitted to the general secretary on or before December 26, 1913.

For further information write to the general secretary, Walter E. Ingersoll, general secretary, 1123 Broadway, New York City.

### Teachers and the Cost of Living

Most of the teachers in the United States have in effect had their salaries reduced since 1897. Despite an apparent increase in money received, the high cost of living has cut into their salaries just as definitely as if a school board had sliced them. A teaching position which paid \$600 salary in 1897 is paying in purchasing power the equivalent of about \$416 to-day, if measured by 1897 prices; the teacher on the \$1,000 salary gets no more for his money to-day than he would have procured fifteen years ago for \$693. This is what the high cost of living has done to teachers and others on a fixed salary schedule, according to a report on teachers' salaries and cost of living distributed by the United States Bureau of Education.

## SHORTHAND IN THE NATION'S CAPITAL.

For 24 consecutive years  
**BARNES' SHORTHAND**  
has been ordered for the  
**WASHINGTON BUSINESS HIGH SCHOOL**

Among others ordering year after year, including the coming year, are the four Duff's Colleges, of Pennsylvania; Worcester, Mass., Bus. Inst.; Lynn, Mass., H. S.; Spencerian Bus. School, Newburgh, N. Y.; Olmstead's Select Shorthand School, Hartford, Conn.; Christian Bros. Bureau of Supplies, Oakland, Calif.; Kennard's Poly. Bus. College, Los Angeles; State Normal, Indiana, Pa.; Haskell Inst. (U. S. Gov. School), Lawrence, Kans.; Emporia, Kans., Bus. College; Binghamton, N. Y., School of Business; Sheboygan, Wis., H. S. Why do they do it?

Is your school among them? If not, be one of the many new ones. Last month's offer is still good. Write today.

THE **BARNES** PUB. CO.  
ARTHUR J. 709 PINE ST. ST. LOUIS, Mo.

## TEACHERS! STUDENTS!

You should have a copy of Adams' Book of Short Cuts in Arithmetic. It makes Rapid Calculation easy and interesting. Send 25c. and get a copy. Do it Now. F. B. ADAMS, 502 Donaghey Bldg., Little Rock, Ark.

## MARVELOUS INVENTION!

A writing, drawing, "check protecting," all chemical proof, pure ink. Extremely beautiful black, yet doesn't stain fingers. Large bottle of writing, or tube of "unexcelled" ink, only 20c prepaid. Order immediately. Money back if disappointed. Chas. Haeusser, 1267 Broadway, Albany, N. Y. (Particulars free; agents wanted.)

# BIG PAY

Government salaries are high and sure. Qualify for a good position. We prepare you by mail at small cost for Civil Service Examination. Write today for Free Booklet C., Capital Civil Service School, Washington, D. C.

# Diplomas

Stock and Special Designs Send for Illustrated Catalog

Diploma Filling a Specialty  
Artistic Engrossing

HOWARD & BROWN Rockland, Maine

**The Business Journal** Tribune Building, New York City, a monthly magazine of 48 pages, contains lessons in Penmanship by the foremost penmen in the world, also articles on Advanced Bookkeeping, Higher Accounting, Salesmanship, Advertising, Business English, Commercial Law, and other business subjects. One Dollar a year; a sample copy for five 3-cent stamps.

## Changes in Interests and New Enterprises

Johnson's Business College, of Fort Madison, Wis., has been sold to A. W. Weeks, formerly of Chicago Musical College, and A. F. White, of Chicago Business College. The institution was established thirty-four years ago. The new owners have changed the title to "Fort Madison College." Professor Weeks is the new head of the institution, but the active management will be in the hands of his son-in-law, Professor White. The latter is well known in business college circles. He is the author of a Manual of Business Practice.

The Lorain (O.) Business College, owned by E. D. Crim, opened in the Mathews Block, Lorain, on September 2. Mr. Crim formerly owned the Marion (O.) Business College, the Hamilton (O.) Business College and the Chillicothe (O.) Business College. The new enterprise seems to have the cordial good wishes of the newspapers of Lorain.

A branch of the Wharton School of Finance and Commerce of the University of Pennsylvania has been opened in Scranton, Pa. This is a matter in which Scranton educators and many others are taking a deep interest.

F. M. Rude has become sole owner and manager of Rude Bros. Business College at Carthage, Mo., with M. Faye Rude as head of the Stenographic Department and Miss Osie McPherson, of Oklahoma State School at Tonkawa, as teacher of English, Correspondence and Typewriting.

The Williams Business College has recently added two more schools to its chain, one at Marshfield, Wis., and one at Green Bay, Wis. The Marshfield school was purchased from Mr. A. M. Earling, who had conducted it for a number of years. The Green Bay school is a new one, and was opened September 2d.

## C. C. Lister at Pittston

The following, from the Pittston (Pa.) Gazette of September 3, is an excerpt from the article describing the Teachers' Institute of the City of Pittston, held during the week September 1 to 5—the first institute of that city: "C. C. Lister, the handwriting expert, is one of the most interesting educators attending the institute as a lecturer. His demonstrations and addresses on penmanship are of the highest practical advantage. This morning he continued his demonstrations of the methods necessary to produce the prime requisites of penmanship, legibility, speed, ease and endurance."

Miss Mary Barry, of Peabody, Mass., has taken a position as commercial teacher and supervisor of penmanship at Sharon, Mass. Miss Barry did some substitute work last year in the Chelsea (Mass.) High School.

## Nathan Behrin Wins permanently the Shorthand Cup

At the International Shorthand Speed Contest held at Chicago, August 20, 1913, under the auspices of the National Shorthand Reporters' Association, Mr. Nathan Behrin, an Isaac Pitman writer, won for the third time and permanently the Shorthand Writer Cup, with an average accuracy of 98.3 per cent in the 200, 240 and 280 words per minute tests, breaking all previous records for accuracy. Only one other contestant qualified—writing Pitmanic Shorthand—with a percentage of accuracy of 91.11. Mr. Behrin's record for accuracy in 1912 was 97.01.

## Personal and School News

Professor B. I. Van Gilder has resigned as president of the West Virginia Business College at Clarksburg, W. Va., and has accepted a position as commercial teacher with the Butte (Mont.) Business College.

Mr. Raymond D. Dennis has been appointed as head of the Commercial Department of the Quincy (Ill.) High School in place of Mr. Carl T. Wise, who has resigned.

Miss Clara E. Townsend, former principal of the Shorthand Department of the Oshkosh, Wis., High School, four years head of the Shorthand Department of the Salem, Mass., State Normal, and principal of the Shorthand Department of the Orange, N. J., High School, has been elected to the principalship of the Shorthand Department of the Albuquerque Business College. Miss Townsend succeeded Mr. George C. Taylor, who will engage in the practice of law with the United States District Attorney, with whom he has become associated.

Professor J. Lee Owens has been elected president of the West Virginia Business College at Clarksburg, W. Va.

Miss Florence A. Davis, of Des Moines, Ia., is acting as assistant in the Gregg shorthand work in the Behnke-Walker Business College, Portland, Ore.

E. H. Lyle, of Louisville, Ky., has been chosen to teach in the Utah Business College, Salt Lake City.

Emma H. Walton, of Portland, Me., is a new teacher in Spencer's Business School, Schenectady, N. Y.

## SHOW CARD WRITING

Shading and Marking Pen Lettering taught by Mail. Scrap Book Specimens and Birthday cards 15c. and 25c. each. Enclose 2c. stamp for specimen and circulars.

T. H. MILLER, Shading Pen Artist  
Box 7, Charleston, Mo.

**WRITTEN CARDS**—I will write your name on one dozen cards for 15c., or two dozen for 25c. Agents wanted. Samples and terms to agents for a 2 cent stamp. J. G. Dew, Charleston, W. Va.

**ORATIONS, DEBATES, essays, etc.** prepared to order on given subjects. Satisfaction guaranteed. P. A. MILLER'S LITERARY AGENCY, (Established 1902) 211 Reisinger Avenue, Dayton, Ohio.

**CLASSIFIED**

*Under this heading, the charge is 4 cents per word. Copy must reach this office on or before the 10th of the month. Answers addressed to "Care of American Penman" will be forwarded only for advertisements of 30 words or more, or space of one-half inch (\$1.25) or more.*

**LEARN TO COLLECT MONEY.** BY A sure, simple system. Income \$1,000 to \$5,000 a year. Quick results. No capital required. Instructive book, "Skillful Collecting," free. Address, Collector, care AMERICAN PENMAN.

**AGENTS MAKE BIG MONEY SELLING** our new gold letters for office windows, store fronts, and glass signs. Any one can put them on. Write to-day for free sample and full particulars. Metallic Sign, care AMERICAN PENMAN.

**WOULD YOU EXCHANGE POSTCARDS** with people in other cities, towns, or countries? Then try our splendid club; exchange list widely circulated. The Halcyon League, care AMERICAN PENMAN.

**Personal and School News**

Mr. L. M. Lewis, of the Wenatchee (Wash.) Business College, recently closed a contract with Mr. D. S. Mill, of Seattle, Wash. Mr. Hill will teach the usual commercial work in the Wenatchee school.

During the current year Miss Anne Masterson will be a commercial teacher in Ursuline Academy, Great Falls, Mont.

Miss Maude Buttrick is now teaching in the Drake College, Jersey City, N. J.

The vacancy in the commercial department of the Kingston (Pa.) High School caused by the resignation of Miss Anna Townsend, has been filled by the election of Mr. Harry S. Evans, of Scranton, Pa.

Mr. Robert N. Graham, last year with the Madison (N. J.) High School as head of the commercial work, is now holding a similar position in the Camden (N. J.) High School.

Mr. G. L. Hoffacker, recently in charge of the commercial department in the Salem (Mass.) High School, has received an appointment to the High School of Commerce, Boston. Mr. Hoffacker is followed at Salem by Arthur J. Sullivan, of Goldfield, Nev.

Miss E. M. Bascom, of Newport, N. H., has been added to the teaching staff as a commercial teacher in the Peterborough, N. H., High School.

Mr. C. F. W. Newton, for about three years a commercial teacher in the Steelton (Pa.) High School, has changed positions; Mr. Newton is now doing similar work in the Mamaroneck (N. Y.) High School.

The vacancy in the commercial department of the Labette County High School at Altamont, Kans., was filled by the appointment of Miss Linda Livesay.

Mr. A. J. Lawrence, who last year finished out the year in the Decatur (Ill.) High School, following H. E. Kemp, who went to St. Louis, has returned this year to the Coeur d'Alene, Idaho, College, which position he held for two or three years before going to Decatur.

Mr. V. E. Solvason, of Le Mars, Ia., has been elected to the position of commercial teacher in the Winona (Minn.) High School.

Miss Annabelle Lyons, of Amesbury, Mass., goes to the High School at Merrimac, Mass., to teach commercial subjects.

Miss Ruth Shields, of Kansas City, is a commercial teacher in the Ottawa, (Kans.) High School this year.

Mr. Wallace M. Olver is to have charge of the commercial department in the Bloomsburg (Pa.) High School this year.

G. L. White, of the Coleman National Business College, Newark, N. J., has been appointed as a teacher of penmanship and commercial work in the Palmer School in Philadelphia.

G. A. Bingham, recently of the Luverne (Minn.) High School, where he had charge of the commercial work, has been appointed to a similar position in the Ely (Nev.) High School.

Miss C. Minerva Brumbach is a new assistant in the Pottstown (Pa.) Business College.

C. M. Yoder is the head of the new department for the training of commercial teachers in the Whitewater, Wis., State Normal School.

The Auburn (N. Y.) School of Business, recently owned by H. F. Crumb, has been sold to E. E. Kent, for years one of the foremost commercial teachers in New England, having been employed in the Springfield (Mass.) High School of Commerce.

Miss Hortense Church goes from the Typewriting Department of the Eagan School, Hoboken, to teach typewriting and typewriting office practice in the Technical High School at Newton, Mass.

W. W. Wightman, who has been for some time with the Englewood Business College, Chicago, has been appointed as head of the commercial department of the Bryant & Stratton Business College, Buffalo, N. Y.

W. W. Gallagher, last year the commercial instructor in the Niagara Falls (N. Y.) High School, has been engaged to hold a position as assistant in the High School of Commerce, Springfield, Mass.

Miss Alba Whitney follows Miss Beth Hayward in the commercial department at Colebrook Academy, Colebrook, N. H.

Miss Blanche L. Wylie, of Detroit, Mich., is a new assistant commercial teacher in the Wabash (Ind.) High School.

Miss Julia Guernsey, last year with the Elliott School at Wheeling, W. Va., recently accepted a position in the Miller School, New York City.

Mr. Rochester Ruggles, who formerly was employed as a commercial teacher in the Cincinnati Y. M. C. A., is now teaching in the Littleford School, Cincinnati.

U. L. Goodman, of Coldwater, Mich., was appointed to fill the vacancy in the commercial department of the Woodbine (Ia.) Normal School.

The rate for displays advertisements "For Sale" or "Exchange," answers sent care of The American Penman, is 18 cents per agate line (14 agate lines to an inch, or \$2.50 an inch. Copy closes on tenth of month preceding title month of publication.

**FOR SALE**—Best business college proposition in Southwest. Enrolled 33 in August; well established; fine reputation; will sell reasonable; owner must move; growing city, 10,000; in best agricultural belt. **BUSINESS COLLEGE**, Hugo, Okla.

**FOR SALE:** Flourishing business school in principal city of Middle West. Attractive price. Private reasons for wishing to sell. Address "A1 School," care American Penman.

Miss Carrie A. Wills, of Lewiston, Me., has taken a position as commercial teacher in the Enfield (N. H.) High School.

F. M. Allworth, of Buffalo, N. Y., is acting as supervisor of penmanship in the Chisholm (Minn.) Public Schools.

Norris D. Blake is the new principal of the Grammar School in North Troy, Vt. Mr. Blake for some time has been with the Manchester (N. H.) High School, as a commercial instructor.

Henry Schellhouse, of Menomonee, Wis., recently signed a contract to teach in the Sioux Falls (S. Dak.) Business College.

Miss Lula Smith, of Lincoln, Neb., is assisting in the shorthand department in the Boyles Business College, Omaha, Neb.

Raymond B. Gibbs, of the Tome School, Port Deposit, Md., has resigned his position to go into business.

Miss Mary E. Lucas, for some years a shorthand teacher in the Racine (Wis.) Business College, has accepted an appointment in the Behnke-Walker Business College, Portland, Ore.

R. H. Johnson, of the South Omaha (Neb.) High School, is now at the head of the commercial work, and director of music in the Tucumcari (N. Mex.) High School.

Charles H. Rude, who has been in a business position in Odebolt, Ia., has returned to the teaching field; he is now teaching shorthand in the Massey Business College, Richmond, Va.

Miss Ethel M. Sinclair is a new assistant shorthand teacher in Link's Modern Business College, Boise, Idaho.

Chester Jones has been elected to have charge of the commercial department and to supervise penmanship in the High School at Park City, Utah.

Mr. C. W. Willis, who has been in charge of the telegraph department of the Ferris Institute, Big Rapids, Mich., for the past dozen years, has accepted a position in the Phoenix Institute, Worcester, Mass.

# THE PRESIDENT'S STENOGRAPHER

**New White House Stenographer  
Stands at  
Opportunity's  
Threshold**

(Reproduced by permission of the *New York Herald*)

¶ Mr. Swem occupies the most important stenographic position in the world—personal stenographer and official reporter to the President of the United States. Every word the President utters for publication passes through the medium of Gregg Shorthand written by Mr. Swem. In addition to this, the translation of the President's official cipher messages is in his hands.

¶ Mr. Swem was selected after he had passed through the crucial test of reporting all the President's campaign addresses. He is one of the speediest shorthand writers of the world, having won speed certificates from the National Shorthand Reporters' Association for 192 words a minute on straight matter, 237 words a minute on jury charge (exceeding the previous world's record ten words a minute), and 269 words a minute on court

testimony. He holds the world's record for accuracy on straight matter at high speed—99.6% perfect—made in competition with the fastest writers of the world, court reporters with from two to five times his experience.

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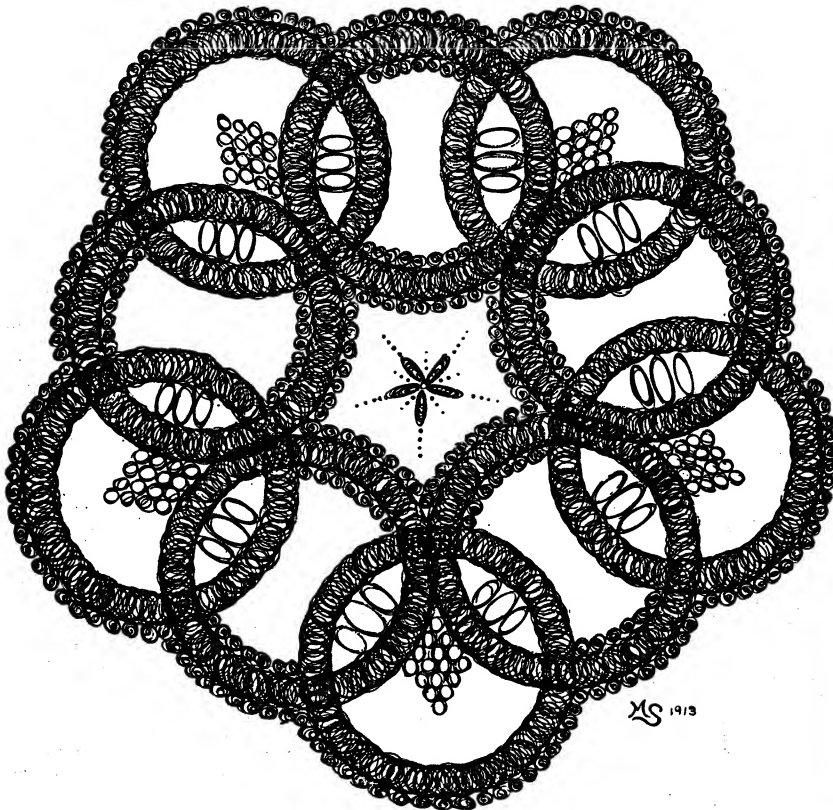
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"Before" and "After" Penmanship by Fred Jessup, Pupil of Herbert M. Heaney, Teacher of Penmanship in Michigan Business and Normal College, Battle Creek, Mich.

Sept. 10, 1912 ————— June 20, 1913

1	embezzlement	1	embezzlement
2	equity	2	equity
3	estate	3	estate
4	etal	4	etal
5	execution	5	execution
6	executor	6	executor
7	fee simple	7	fee simple
8	filing	8	filing
9	firm	9	firm
10	forfeiture	10	forfeiture
11	grant	11	grant
12	grantor	12	grantor
13	grantee	13	grantee
14	guarantee	14	guarantee
15		15	
16		16	
17			

Movement Design by Miss Minnie Samulovitch, Pupil in Spencer's Business School, Schenectady, N. Y., C. C. Guyett, Principal.



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CEDAR RAPIDS, IOWA

### Gregg Shorthand Association Convention at Chicago

THE eighth annual convention of the Gregg Shorthand Association of America was held in Chicago, August 5. The sessions were held on the Roof Garden of the La Salle Hotel. The following officers were elected for the year 1913-1914:

President—Paul G. Duncan, Quincy, Ill.

First Vice-President—J. A. Williams, Council Bluffs, Iowa.

Second Vice-President—Miss Hattie L. Cook, Cedar Rapids, Iowa.

Secretary-Treasurer—Miss Pearl A. Power, Chicago, Ill.

Secretary of Ever-Circulator—Miss Kitty Dixon, Chicago, Ill.

Representatives from twenty-six states, District of Columbia and Canada were presented at the opening. Greetings from various sections of the country were delivered by the following:

Pacific Coast—L. Gilbert Dake, of Jefferson High School, Portland, Ore. Southern States—T. E. Cullen, of Cleburne, Texas. Central States—Paul G. Duncan, of Gem City Business College, Quincy, Ill. Eastern States—Francis Dobson, of Wilkes-Barre, Pa. Fred H. Gurtleff delivered the president's address.

About 250 attended the reception on Monday evening in the Red Room of the hotel, and Mr. Gregg presented diplomas to a class of ninety-five graduates of the Gregg Summer School.

The following were among the papers read during the sessions:

"The Points I Emphasize in Teaching Typewriting," Mrs. Ida McLean, of Dubuque, Ia.

"The Psychology of Typewriting," W. A. Hadley, Lakeview High School, Chicago.

"The Trend of Shorthand Teaching," Rupert P. SoRelle, New York.

"Cases and Results of Enthusiasm in the School and on the Outside," H. C. Spillman, New York.

"Methods and Materials Used in Advanced Dictation," J. A. Bowers, of Bowers' Private School, Pittsburgh, Pa.

"The Training for Stenographers Under the Old Plan Compared with the New," H. M. Munford, Highland Park College, Des Moines, Ia.

"Requisites of Stenographers and Commercial Schools," Mrs. E. A. Kennedy, employment manager of the Remington Typewriter Company, New York.

The discussion of penmanship, on Thursday, like all discussions of penmanship in all conventions, aroused the keenest general interest. Many took part in the debating. The leaders were Carl C. Marshall, of Cedar Rapids, Ia., and G. W. Brown, of Kankakee, Ill.; they rated penmanship as one of the most important subjects of the commercial school course.

John Robert Gregg lectured each afternoon on Tuesday, Wednesday and Thursday. His first lecture was entitled "The Invention of Gregg Shorthand and Its Early Struggles." This was the story of how the Gregg system began, and was the feature of the literary programme. The second lecture was entitled "The Publication of Gregg Shorthand in the United States Twenty Years Ago," and the third was "The Shorthand World of To-day." The listeners carried away the salient historical facts of the system. The first edition of Gregg Shorthand was issued in 1888 in England. It contained twenty-eight pages and sold for a shilling. In 1893 Mr. Gregg landed in Boston and began his campaign for the introduction of his system in the United States. He settled in Chicago and established the first Gregg school there.

The event of the convention was the banquet tendered to John R. Gregg in celebration of the Silver Jubilee of Gregg Shorthand. Two hundred plates were laid in the Louis XIV. room of the La Salle Hotel. G. W. Brown, of Kankakee, Ill., was toastmaster. Toasts were responded to by Mrs. Pearl A. Power, Morton MacCormac and Frederick J. Rose, of Chicago; Harry C. Spillman and C. V. Oden, of New York; Mrs. Ida McLenan Cutler, of Dubuque, Ia.; Carl C. Marshall, of Cedar Rapids, Ia.; J. A. Williams, Council Bluffs, Ia., and R. V. Coffee, of Cedar Falls, Ia.

A Loving Cup was presented to Mr. Gregg on behalf of the Gregg school managers and friends by Toastmaster Brown. Writers and teachers in all parts of the world united in the presentation to him of a beautiful album, the leaves of Japan vellum.



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Esterbrook's Inflexible No. 322 is the favorite pen in banks and with accountants. It makes fine clear figures; the ink dries immediately—no need of blotting.

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*Sincerely,*

*Fred Berkman*



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You want something that is *the thing* right now—an article for which there is an unlimited demand and with which many agents are making from \$50.00 to \$75.00 a week net profit—something that local and mail dealers are finding to be a ready seller and with which many concerns, who are giving them as premiums, have increased their sales considerably, get acquainted with the “MORGAN DANDY” safety razor!

Now is the time when people appreciate a low priced razor that has every appearance of an expensive one. The “MORGAN DANDY” is an exceptional one, comparing favorably with the high priced safety razors, yet it can be sold at 25 cents, leaving a big profit.

In fact, our “MORGAN DANDY” is a \$5.00 razor in everything but an expensive box. It is triple silver plated and contains all the essential features that go to make the shaving qualities—its construction is such that enables us to *guarantee* it to shave as good, if not *better*, than *any other razor*, **IRRESPECTIVE OF PRICE OR MAKE.**

Here's something that fills a long felt want, for a *good* razor at a *low* price, has always been a necessity!

There are only two parts to the razor—the frame and the blade. The blade being adjusted and released so quickly both can be dried in an instant. This is a decided advantage and saves time and annoyance as well as making it perfectly sanitary. And the angle of the frame and the guard are so scientifically adjusted as to get the best results and insure absolute safety.

The steel of the blade is the best, especially ground and tempered. *Every blade is hair tested and inspected.* Neither time nor expense has been spared in developing the best blade that is possible to make. *And a new blade can be sold by you at about the same price that it costs to resharpen others.*

Read what this man who is now using a “MORGAN DANDY” regularly says:

*“I am using your razor and find one need have no fear of cutting or scratching. For the last few years I have been using a Gillette but find the Morgan Dandy equal for an easy, cool, comfortable and ‘clean quick’ shave.”*

**You Want More Money**

*and you want this* regardless of whether you are an Agent, Mail Dealer, Premium User or a Local Dealer, or what your occupation or profession may be, if you are a man with the “Get There” spirit, you want this because you can make big money with this razor and we want you to write for wholesale prices, copies of show cards, circulars, and other matter furnished with imprint.

Enclose 25 cents for sample razor, which amount can be deducted from first order, or, if you don't think our “Morgan Dandy” shaves as good, or better, than any other razor, we will send your quarter back.

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**The Stanley U. Morgan Co., Manufacturers**  
312-314 West Madison Street, CHICAGO

Personal and School News

R. W. Clement, formerly of the Palmer (Mass.) High School, now has charge of the commercial department of the Holyoke (Mass.) High School.

Miss Annie Cameron was elected to fill the vacancy for a commercial teacher in the Penacook (N. H.) High School.

The Eastman-Gaines School, of New York City, recently engaged these two new teachers: J. W. Robertson for the Shorthand Department, and C. A. Bricker for the Business Department.

O. W. Thomas, last year with the Maury High School, Norfolk, Va., has changed positions; this year he is with the Wheeling (W. Va.) High School, teaching commercial subjects.

T. W. DeHaven, who for two years has been at the head of the commercial work in the Manistee (Mich.) High School, has gone to take a similar position in the Houghton (Mich.) High School.

Miss Vera Egelston, of the Rutland (Vt.) Business College, has been chosen as a shorthand teacher in Kinyon's Commercial School, Pawtucket, R. I.

Newton Fulton, recently the head commercial instructor in the Derby (Conn.) High School, has taken a position in the Stillman Business College, Danbury, Conn.

Miss Ethel M. Nichols, of Searsport, Me., who taught typewriting last year in the Technical High School at Newton, Mass., has been elected as a commercial teacher in Cushing Academy, Ashburnham, Mass.

Miss Stella Rader, of Brown's Business College, Peoria, Ill., is now teaching shorthand in the Mankato (Minn.) Commercial College.

The following teachers were selected to handle the commercial and shorthand work in the Mobile (Ala.) High School this year: Mr. Morris Metz, for the bookkeeping; Miss May Hosbrook, of the Ashtabula (Ohio) Business College, for the shorthand work and to act as secretary to the principal, Lee Byrne.

The Tri-State Business College, of Cumberland, Md., recently secured Miss Carrie M. Haller, of Lancaster, Pa., for their shorthand work.

Mr. R. P. Palmer, of Chicago, was chosen as the new commercial teacher for the State Normal and Industrial School at Ellendale, N. Dak., to follow P. A. Cooley.

Mrs. Matilda Pfeifer, of Big Rapids, Mich., is undertaking the work of training pupils in commercial work in the Academy of Sisters of Resurrection, Chicago.

Miss Emma B. Isett, of Pottstown, Pa., is teaching in the commercial department of the Ramsey (N. J.) High School.

T. A. Lucas, of Orviston, Pa., recently signed a contract to teach shorthand and solicit for W. J. Trainer, of Trainer's Business College, Perth Amboy, N. J.

Miss Myrtle B. Craig, of Springfield, Mass., was appointed to teach in the

TEACHERS' AGENCIES



DAVENPORT, IOWA

Business Department in the High School. The great Tacoma High School, with its 2,000 students, secured a second man through us. The MacCormac School, Chicago, recently selected our candidate. Scores of good positions going to our members! For a better position now or later, write to THE BUREAU THAT GETS RESULTS.

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GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

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Of the 112 members of our recent Summer School Teachers' class, 30 secured the full course teachers' diploma; 26 the shorthand diploma; 7 the commercial diploma and 27 the special Gregg course diploma—90 in all. Nearly all of these graduates have secured positions. The others are being recommended and placed.

Is your knowledge of the commercial texts sufficient for teaching? If not, you should lose no time in making it effective. A number of prospective commercial teachers have just registered with us to secure this preparation. Join this class and get ready for our next summer school work in methods. Send for our prospectus and bulletin.

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\$33,000

This is written September 1. Since our last advertisement was written, we have placed teachers at an aggregate annual salary of more than \$33,000. We sent men as follows: Pittsburg, \$1,500; Danbury, Conn., \$1,380; Mamaroneck, N. Y., \$1,200; Tucumcari, N. Mex., \$1,500; Springfield, Mass., \$1,250; Buffalo, N. Y., \$1,600; Salt Lake City, \$1,200. And women as follows: Milwaukee at \$90 a month; Portland, Oregon, \$110; Mankato, Minn., \$85; Boise, Idaho, \$80; Albuquerque, N. Mex., \$125; Portland, Oregon, \$80. And, naturally, this list includes many positions with smaller salaries. Within a week we have sent teachers to Idaho, Oregon, New Mexico, Utah and New York on telegraphic authority to hire at our own discretion. Does that signify anything to you? Enrollment free.

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High School at Newburyport, Mass. Miss Craig will handle the shorthand and typewriting work.

J. Leslie Bowling, of Philadelphia, recently was chosen as an assistant commercial teacher in the New Britain (Conn.) Commercial College.

Miss A. Estelle Allen, of Philadelphia, has been elected as a teacher of commercial work in the High School at Chester, Pa.

W. P. Gaynor, who has recently been attending the Mankato (Minn.) Commercial College, is now teaching in the High School at Jamestown, N. Dak.

A position as commercial teacher in the High School at Madison, Me., is now held by Miss Vera Webb, of Oceanville.

Two new teachers have been added to the teaching staff in the Butte Business College, Butte, Mont: F. C. Brofee, of Brooklyn, N. Y., and B. I. Van Gilder, of Clarksburg, W. Va.

Miss Jeannette Dolley, of Rochester, N. Y., is a new assistant in the shorthand department of the Central City Business College, Syracuse, N. Y.

W. C. Pittenger is now in charge of the commercial work in the Longmont (Colo.) High School.

Miss Mary G. Levy, a young commercial teacher, has obtained her first position in that work in the West Newbury (Mass.) High School.

We need more good commercial teachers, especially such that can teach writing successfully.

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We are constantly in need of Commercial and Shorthand Teachers. Positions listed from Coast to Coast. May we help you to a better position? No enrollment fee. UNION TEACHERS BUREAU, Tribune Bldg., New York City. (Established in 1877.)

J. O. Neighbors, of Yellow Springs, Md., has been elected supervisor of writing in the schools of Queen Anne's County, Maryland.

Mr. G. E. Weaver, a well-known teacher of drawing and penmanship in the Middle West, has been engaged to supervise the penmanship of the public schools of Oregon, Ill.

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12 Inch Inlaid .....	\$1.00
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### Personal and School News

Miss May Wilson has accepted a position in the commercial department of the Wausau (Wis.) High School.

Mr. H. D. Eades, of the High School of Commerce of La Junta, Colo., follows Frank C. Hemphill in the County High School at Montrose, Colo.

D. W. Graber has contracted to teach in the Worcester (Mass.) Business Institute.

Fred C. Ewing, of Camden, Mich., has been elected to a position as commercial teacher in the Rochelle (Ill.) High School.

Miss Elizabeth Emerson, last year a commercial teacher in the High School at Holyoke, Mass., is now in charge of the commercial department in the North Brookfield (Mass.) High School.

John G. Moll, of Lebanon, Pa., is now a teacher in Thompson's Business School, Holyoke, Mass.

The High School at Oneonta, N. Y., has added to its teaching staff, Miss Caroline Hull, of Madison, Conn. Miss Hull will teach commercial work, probably shorthand and typewriting.

G. M. Weierbach, of Coopersburg, Pa., is now an assistant in the Drake School at Jersey City, N. J.

Mr. J. F. Flower, recently associated with Thompson's Business School, New York City, has accepted a position in the Walworth Business and Stenographic Institute, New York.

Hiram Williams, of Bangor, Pa., recently secured a position as commercial teacher in the Glassboro (N. J.) High School.

Miss Blanche E. Thompson, of Laconia (N. H.) is a new typewriting instructor in the Woonsocket (R. I.) Commercial College.

Mr. E. A. Cooper, of Montpelier, Vt., has taken the position as head of the commercial department in the New Haven (Conn.) High School.

Miss Anna B. Bowles, of Waunahu, Wis., is now teaching commercial branches in the Lake Mills (Wis.) High School.

Miss Eva L. Williams is located at the Office School, Minneapolis, Minn., this year. Miss Williams did some substitute teaching during last year in the Greeley (Colo.) Business College, and has recently been attending the Gregg School, Chicago.

P. A. Fullen, of Hartford, Kans., has been engaged as an assistant in the commercial department of the Northwestern Business College, Spokane, Wash.

Mr. G. A. Coggan, of Columbus, Ohio, has closed a contract to teach in the Rhode Island Commercial School, Providence, R. I.; Mr. Coggan will act as an assistant.

Miss Zella Franks, of Clyde, Ohio, has been elected to teach stenography in the High School at Charleroi, Pa.

Miss Katherine Hartley, of Salina, Kans., has been taken as a commercial teacher in the North Platte (Neb.) High School.

Mr. D. J. Smith follows R. S. Baker in the commercial work at Worcester (Mass.) Business Institute.

Miss Ruth B. Casey is handling the commercial work in the Belleville (N. J.) High School this year.

W. P. Potter, who during the summer has been teaching in Brown's Business College, Marion, Ill., is now in charge of the commercial department in the Iron Mountain (Mich.) High School.

Mr. C. O. Barrow, of Chillicothe, Mo., has closed a contract to assist in the commercial work in Link's Modern Business College, Boise, Idaho.

The High School at Raleigh, N. C., has secured as a commercial teacher, Miss Gertrude Richardson, of Detroit, Mich.

# "Small Bags Hold Large Diamonds"

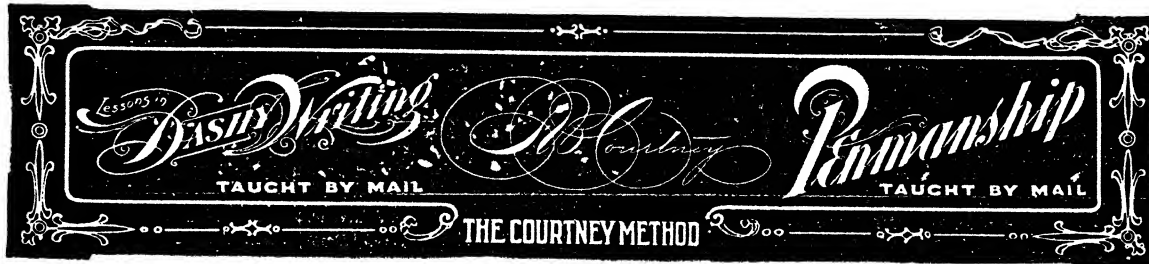
This is a homely saying, but very true when applied to the Text Books and Exercise Books published by THE PRACTICAL TEXT BOOK COMPANY. The great mass of human knowledge is contained in cyclopedias, dictionaries, and other ponderous volumes, but these are unfit for use as school text-books. They serve, however, as a matrix from which to crystallize the ideas that are exactly suited to practical application in the modern business world.

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a rapid, tireless business handwriting. That is true if he enrolls in F. B. Courtney's School of Penmanship by correspondence.

The Courtney School enables those who live at a distance to receive the most practical course that can possibly be obtained, not at a tremendous cost which resident schools usually charge but at a cost so small that it places it within the reach of everyone.

**OF ALL THE METHODS OF LEARNING TO WRITE WELL THE CORRESPONDENCE METHOD IS THE MOST EFFECTIVE** in securing speedy results. More individual attention is given the correspondence student than the classroom student. He also has the advantage of taking his instruction as fast or as slowly as he wishes and is not held back by indifferent students.

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